

TRADE OF KOLHAPUR CITY -- A SURVEY

A
Thesis

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Doctor Of Philosophy

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INTRODUCTION

The information presented in this Thesis was collected in the course of the Socio-Economic Survey of the city of Kolhapur carried out in 1945-47 by the Gokhale Institute of Politics and Economics, Poona, at the invitation of the then Government of Kolhapur State. Mr. N. V. Sovani, Assistant to the Director of the Institute, was in charge of the survey and I was associated with the work mainly in the capacity of the Chief Investigator in all its stages.

Details regarding the procedure adopted and agencies employed in the planning and conduct of the various surveys in respect of trade have been dealt with at length at appropriate places in the chapters that follow.

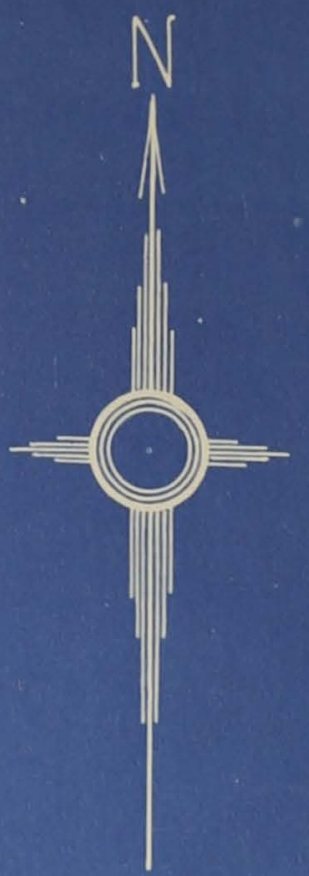
It is with a deep sense of gratitude that I have to acknowledge my thanks for the kind permission to utilise the material so graciously granted to me by the Director of the Institute, under whom I had also the proud privilege to work.

* My special thanks are also due to Mr. N. V. Sovani who has given me active help and guidance at every step.

Walchand C. Shrishrimal

REFERENCES

- ROAD -----
- RAILWAY LINE -----
- PALACE & OFFICE -----
- TEMPLE -----
- RIVER -----
- TANK -----
- EXTENTION AREA -----
- ABCDE WARD BOUNDARY -----



INDEX PLAN
OF
KOLHAPUR CITY.
Scale:- 800' = 1"

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TRADE IN KOLHAPUR CITY -- A SURVEY.

Chapter I.

Historical And Commercial Survey Of The City Of Kolhapur.

- (1) Geographical Setting of the City : According to the Gazetteer, "KOLHAPUR, north latitude $16^{\circ} 41'$ and east longitude $74^{\circ} 17'$, is the capital of Kolhapur State and the head-quarters of the Political Agent for the Southern Maratha States. The city stands on rising ground about 1790 feet above the sea-level and about half a mile from the right or south bank of the Panchganga. It is sixty-four miles east of the coast, seventy-six miles south of Satara, and sixty-six miles north of Belgaum Including the Suburbs it has a circumference of $4\frac{1}{2}$ miles and an area of 358 acres".¹

"Kolhapur is entered by nine roads. On the north by a road from Poona over the Panchganga ford by Bavda village and the Cantonment; on the east by three roads meeting in one, and the Belgaum mail-road from the south; on the south by a road from Bhudargad by the Katyayani hill; and on the west by three roads by the Phonda, Bavda, and Amba passes".² It is also a terminus of the Kolhapur State Railway which joins the Southern

1 : Bombay Gazetteer, pp. 303, 304.

2 : Ibid, p.304.

Maratha Railway at Miraj.

Hinterland that surrounds the City : Kolhapur town commands a rich hinterland which produces commercial crops like sugarcane, groundnut, chilly, Halad (turmeric), etc. The following table shows us clearly how well the city is surrounded by rich hinterland from which the supplies to the Kolhapur market are drawn.

Table 1.

Acreeage under Main Commercial Crops in the Kolhapur State.

<u>Acreeage</u> <u>Year</u>	<u>Sugar-</u> <u>cane</u>	<u>Ground-</u> <u>nut</u>	<u>Cotton</u>	<u>Tobacco</u>	<u>Halad</u> <u>(Turmeric)</u>	<u>Chilly</u>
1888-89	18,005	51,036	-	-	-	-
1892-93	15,677	52,957	-	-	-	-
1900-01	12,143	10,597	20,193	14,587	-	15,617
1919-20	14,856	40,927	-	-	-	-
1938-39	18,718	77,597	40,926	37,957	10,988	29,122
1939-40	21,532	83,825	31,129	40,118	11,233	29,351
1940-41	26,298	84,784	28,616	51,113	11,311	30,286
1941-42	27,795	96,546	-	-	-	-
1942-43	28,671	1,02,981	21,643	42,799	2,643	21,328
1943-44	26,376	1,09,410	24,832	15,437	3,604	18,127
1944-45	28,592	1,02,387	11,283	25,792	2,174	13,205

(From Kolhapur Saunsthanteel Bajarpetha - Marathi-
p. 63)

Besides the city enjoys the central position and in addition is very well served by roads connecting the hinterland with the town.

Population : The city including the suburbs, civil station, and cantonment had a population of 95,918 in 1941 which was about 12 per cent of the population of the State.

Kolhapur through History : The history of Kolhapur can be divided into four distinct periods. An early Hindu period up to 1347 A.D., the Muslim period from 1347 to about 1700, the Maratha period from 1700 to 1827, and a protected state in alliance with the British Government from 1827 onwards till its recent merger with the Indian Union in 1949. The historical records show that the State was successively under Badami, Chalukya, Rashtrakuta, Silhar Yadav, Adilshahi, and finally under Maratha kings.

(2) The Development of the City :

"The evolution of the name Kolhapur has been variously explained. According to the traditional account the town received its name from a demon named 'Kol' who was defeated by goddess Mahalaxmi in the vicinity of the town. Others have derived it from the Sanskrit word 'Kolhar' or the Manarese 'Kolihn', both terms signifying the lotus which it was said was abundantly to be found in the lakes in and around the city. According to Mr. Rajwade, 'Kolhapur was a tract originally belonging to the people known as Kol or Kola and Kolhapur was the town of Kolas' Mr. G. H. Khare derives the word from 'Koll' which means a "low-lying trough between mountain ranges -- a town situated in such a place being named Kollapur later transformed into Marathi form of Kolhapur..... This

appears to be the best of all explanations so far offered."¹

Different Stages of Development : According to Prof. N.V.Sovani, the development of the city was marked by three stages and each stage was associated with a different focus, around which the city grew.

The oldest nucleus of the town appeared to be Brahma-puri. The expansion of the city seemed to be very slow upto the 9th century, but thereafter, particularly in the regime of the Silaharas the town began to expand round the temple of Mahalaxmi, their family Goddess, and this marked the second stage of the growth. It was also made the Capital of Silaharas in the 12th century.² It, however, came into limelight later on "chiefly because of its strategic position lent to it by nearness of the fort Panhala, and by its position as the meeting place of several trade routes connecting western coast with the Desh. Under the Mohamedans, it probably became a garrison town because they found it convenient as a stopping place on their way to Konkan and the Karnatak".³ In the 17th century a mud wall was built around the city not for the sake of fortification, but for the purpose of keeping looters and robbers away from the town.⁴ The third stage in the development

1 : From "The Social Survey of Kolhapur City" by Mr.N.V.Sovani -- Gokhale Institute of Politics & Economics (manuscript under print).

2 : Bombay Gazetteer, page 219.

3 : From "The Social Survey of Kolhapur City" by Mr.N.V.Sovani, Part 2nd, Chapter I (manuscript under print).

4 : Bombay Gazetteer, page 308.

came when finally Maratha kingdom was split into two rival groups and one of the descendants of Shivaji founded his Gadi at Kolhapur, and later in 1812 the seat of Government which was at Panhala, was finally shifted to Kolhapur. During this period the town was fortified by building a stone wall around the city¹ and water was brought into the town by the construction of Katyayani conduit in 1792.

The Establishment of the British Superintendence : We may, however, add a fourth stage in the history of the development of the city when in 1842 a treaty was signed with the British and a British Superintendence was established in the town. This gave political importance to the town and buildings of kings and sardars of the Deccan States and Jahagirs began to appear in the vicinity of the Residency.

This state of affairs remained till 1947. In 1949 the State was finally merged with the Indian Union. It has become now an integral part of the State of Bombay. With its merger, the town might lose some of its importance.

(3) The Town through its Commercial History :

Sources of Information : The first authentic source of information about the town is Major Graham's report published in the middle of the last century. Then came Campbell's "Bombay Gazetteer" of 1882. Later on one Mr. B.P. Modak was entrusted with the work of investigation into the 'Industrial Conditions of the State' and his report was published in 1895.

1 : Bombay Gazetteer, page 308.

After this for a pretty long period of nearly 30 years, there was no authentic information available excepting the Administrative Reports of the State. It was however in 1926 that an attempt was made by late Dr. Bal Krishna, Principal, Rajaram College, Kolhapur to collect information regarding the trade of the town. His report was published in 1928 under the caption "The Commercial Survey of the Kolhapur City in 1926". Then finally in 1945, at the invitation of the Kolhapur Government, a socio-economic survey was carried out by Gokhale Institute of Economics and Politics, Poona under the guidance and supervision of Prof. N. V. Sovani. I was actively associated with the survey as the Chief Investigator. In that capacity I collected information regarding the trade of Kolhapur city which is presented in the following chapters.

From the above mentioned sources of information, it is possible to sketch in a broad outline the development of the trade of Kolhapur from 1845 onwards. Commercial history of the town as traced in the following pages seems to fall under 4 periods which are in fact in no way concerned with the actual stages of development but are more or less based for our convenience's sake on the 4 major sources of information available at present.

The Condition of the Town before 1845 : Major Graham described the general state of the town in the following words, "The town of Kolhapur is now greatly overgrown, exceeding in circumference a distance of four miles and a half and totally disproportionate as a capital to the extent of territory, but

in later times, the residence of a despotic government, chiefs and officers flocked to the court About one twelfth of the entire population of the State was thus huddled together in great discomfort, and as no sanitary measures were in force, the ravages of the epidemics were severe and in the year 1824, 8,000 people were carried off during the short period of a fortnight".¹

It was after the establishment of British Superintendence in 184⁵ that the conditions in the town began to improve. The Bombay Gazetteer wrote "Since 1844 by widening roads, cleaning and draining the streets, by removing dirt and night soil, by pulling down the ramparts and filling the ditch and by increasing the water supply, the health of the city has greatly been improved".²

Means of Communication : Means of transport were also far from satisfactory before 184⁵. Kolhapur totally lacked good roads. "Of the pathways that led to west down the Sahyadris to the coast were hardly fit for highly laden cattle. Those that went inland were mere beaten cattle tracks. During the rainy season from June to November when the rivers and streams were full, the passage across the inland tracks was entirely closed and the foot-passengers crossed the river in the broad shallow and unsafe sugar-pans which yearly caused a great loss of life".³

1 : Graham, p.113.

2 : Bombay Gazetteer, p.304.

3 : Ibid, p.198.

It was after 1843 that the Government started the work of construction of the roads. "Kolhapur for the first time was brought into easy communication with the sea by the opening of Phonda Ghat. Another road was planned from Phonda Ghat to Sangli -- a distance of sixty six miles -- through the city of Kolhapur and other large market towns towards the valley of the Krishna, the collectorate of Sholapur and Nizam's territory".¹ The branch roads connecting the important towns in the State were also constructed. The progress was remarkable by the end of 1854. A total of 306 miles of roads had been completed at the cost of Rs.1,03,000/-.²

The Growth of Trade after 1842 : With these improvements, the town began to grow as a flourishing trade centre. Major Graham recorded that "Beyond the usual trade and occupation to be met within every community there are none worthy of mention Kolhapur is not celebrated for peculiar eminence in any handicraft with the exception of stone cutting and the masons and stone cutters deservedly bear a high character for ability. Gold, silver, copper, and brass work are also executed with considerable neatness. Oil is extensively expressed by common mills. A few silk and abundance of coarse coloured stuff are fabricated; a horse gear and embroidery have reached a fair standard of eminence and mats and baskets are also very neatly woven".³

1 : Bombay Gazetteer, p.198.

2 : Ibid, p.198.

3 : Graham, p.118.

Expansion of the Town : With the growth of the city, space for further expansion was necessary. The weekly markets were shifted outside the wall which surrounded the city. The principal Bazaar at the time of Graham was situated in the vicinity of the palace which is to-day known as 'Gujri'. "The principal Bazaar", recorded Major Graham, "which is however indifferently supplied and bears the appellation of Goozree is situated in the centre of the fort running east and west and contains the shops of principal bankers, cloth merchants and jewellers, and besides the Goozree, daily bazaars, well supplied with the produce of the territory, are held in different parts of the city".¹ Major Graham also had taken the count of the petty traders, manufactures, and retail shops. A Table of his count is reproduced here. From his count it appears that there were in the city 2,735 petty traders (Table No.2), 1,257 manufacturers out of the population of 43,387 in 1852. The retail shops numbered about 543 with 1,374 people engaged in them (Table No.3).

Table No.2.

The Number of Petty Traders in 1852.

Name	No.
Green Grocers	100
Dealers in various articles	800
Itenerent Traders	600
Retail Dealers in Grocery	200

P.T.O.

1 : Graham, p.114.

(Table No.2 contd.)

Name	No.
Cloth Sellers	275
Brass Pedlars and Lantern Makers	25
Those who Hustle and Clean Rice	250
Dealers in Goats	50
Dealers in Timber	60
Those who Hire out Horses	75
Those who Hire out Carts	100
Sellers of Betelnuts and Betel Leaves etc.	45
Dealers in Brass and Copper Utensils	15
Grass Sellers	25
Milkmen	25
Brokers	25
Snuff Sellers	5
Opium Vendors	5
Bhang Sellers	5
Tobacco Vendors	50
Total	2,735

(Major Graham's "Statistical Report of
Kolhapur". p.118-119)

Table No.3.

Table Showing the Number of Shops and
People Engaged in them in 1852.

Name	No.of shops	No.of people engaged
Shroffs	20	150
Banias (Dealers in Grain)	104	159
Dealers in Cloth	28	148
Tailors	38	167

P.T.O.

(Table No.3 contd.)

Name	No.of shops	No.of people engaged
Oilmen	41	86
Tambolees (Sellers of Betel Leaves)	21	63
Kasars (Sellers of Pots)	10	54
Otarees	1	2
Gold-Smiths	75	175
Dealers in Fruits	11	21
Dyers	8	32
Atars (Sellers of Scented Oils)	15	31
Momins (Seavers of Turbans, Shelas)	15	22
Butchers and Liquer Vendors	26	67
Jingars	19	43
Kurujgurs (Black-Smiths)	4	14
Dealers in Sweet-Meats	3	4
Mananres (^{BRASS} Beras Vendors of various Sundry Articles)	11	11
Putwekaries	3	9
Black-Smiths of Coarse Articles (Ghisarees)	7	7
Currier	9	35
Empty Shops	41	16
Dealers	1	1
Seekulgart	10	17
Snuff Sellers	1	1
Copper-Smiths, Tanners	5	14
Total	543	1,374

(Graham, p.119.)

(4) Trade between 1852 and 1895 :

The development of the trade between 1852 and 1895 was

rapid. The population at the end of 1892 stood at 48,122. During the period, a sort of revival was on the way. New buildings of public importance were being built. The prominent among them were the Town Hall (1872-76), Albert Edward Hospital (1891-94), Kolhapur General Library (1882), and New Palace outside the city near the Residency (1877-84). During the same period many educational institutions were also started. Among them were Rajaram College (1882), Rajaram High School, Girls' School (1881), and the Technical Institute (1887).

In the same period, efforts were made to improve sanitary conditions. To remove the congestion in the town, the old fort wall round the city was demolished and the moat round it was filled up. The supply of drinking water was very much improved by the construction of large reservoir near Kalamba village, about three miles to the south of the city (1881-83). New pipe lines were laid throughout the city and the water of Kalamba tank was brought into the town by a conduit. The drainage system also underwent a great improvement. The underground drains of stone were constructed in several parts of the city. A masonry embankment round Rankala tank was constructed (1877-83) with a view to use it as a source of drinking water, but the idea was given up later on.

(a) Improved Means of Communication and Educational Activities : The telegraphic communication with Belgaum and Poona for the first time were started during this period. The Post Offices were installed throughout the State. New provincial roads were constructed. A long felt inconvenience was removed

by the construction of 'Shivaji Bridge' across the Panchganga river on the Kolhapur-Ratnagiri road. The town of Kolhapur as a result shot up into prominence as a gateway to Konkan. The trade of the town was further stimulated by the construction and opening of the Miraj-Kolhapur railway in 1891.¹

The rapid growth of the population, improvement in the sanitary conditions, development of the educational institutions, construction of provincial roads, use of modern means of communication, construction of the railway line gave a fillip to the growth of trade and industry during 1854-1895. At the end of 1891, there were nearly 20 trade centres² in the State, out of which 8 were of considerable importance. They were Kolhapur city, Wadgaon, Pattankodi, Chinchalli, Gadhinglaj, Malkapur, Murgud, and Ichalkaranji.

In Kolhapur market, grain, cloth, earthenware, and cattle largely came from neighbouring places and most of these articles found their way to Nipani in Belgaum District and

1 : "Industrial Survey of Kolhapur State" by Mr.B.P.Modak, p.103 :-

'The territory considered as a whole is sufficiently well provided in this respect by the three trunk roads leading over the ghats to the sea coast and the roads connecting the capital with Satara, Belgaum, and above all recently constructed railway line -- bringing it into communication with the railway system of the whole country'.

2 : Ibid, p.113.

Chiplun and Rajapur in Ratnagiri District.¹

The export and import railway figures viz. 1,51,964 and 5,20,140 maunds for the year 1893 speak for themselves.²

(b) Establishment of Special Market for Gur and Groundnut :

The new market for gur and groundnuts was established in the town in the first decade of the 20th century in the vicinity of the railway station. The town of Kolhapur being the central place, and eminently suited to become a trade centre, the business of old trade centres like Rajapur in Konkan, and Sangli came to be partly diverted to this newly established market in Kolhapur.

There was no permanent market in the city, only daily bazaars used to be held every day in each peth turn by turn. This caused a great hardship to the traders who had to shift from place to place with bags and baggages. It was in 1906, that a spacious central vegetable and fruit market known as "Ferris Market" was constructed in C ward. In the same period a Co-operative Bank was opened in 1913 which later on was followed by a Joint-Stock Bank with the Government support in 1922. The Shahu Weaving and Spinning Mill was started in 1906. The construction of the Electrical Power House was undertaken in 1921. By the end of 1926 Kolhapur had already established its reputation as a thriving centre of commerce and industry in

1 : Bombay Gazetteer, p.204.

2 : Ibid, p.111.

the whole of Maharashtra and Deccan States.¹

(5) Wholesale and Retail Trade in 1926 and after : We shall now try to set down in the following pages all information regarding the wholesale and retail trade as given by late Dr. Bal Krishna in his 'Commercial Survey of Kolhapur in 1926'. We have tried to recompose the following three tables of wholesale and retail trade from his Tables No.1 and 14, and appendices I, II, and IV, excluding all the industrial and manufacturing concerns.

Dr. Bal Krishna carried out a survey of the town in 1926 and the results of his investigation are contained in the monograph "The Commercial Survey of Kolhapur" published in 1928.

The information collected and presented in this survey is voluminous but the monograph is merely a collection of tables with the barest of comments. As a result, the various

1 : Writing about the period that had elapsed since 1895, late Dr. Bal Krishna in his commercial survey, remarked, "It is evident that modern establishments are growing fast in the town. Kolhapur has already become an emporium of thriving commerce and promises to be a centre of several profitable industries. Perfect security, impartial justice, constitutional guarantees, light taxes, banking facilities, State loans and aids in various ways are sure to attract capital and talent from outside for the economic development of this garden of the Deccan". This emerald in the ring of Sahyadri hills will shine with greater grandeur in the crown of illustrious descendants of the Indian Alexander that it does now, when it will be polished with prosperity, happiness and contentment of the people at large.

Dr. Bal Krishna, p.42.

definations adopted for classification and enumeration, the reliability and limitations of the information gathered, etc. are not at all clear. A careful perusal of the survey raises many doubts at innumerable places and there is no way by which they can be resolved. All this does not distract from the high praise that is due to Dr. Bal Krishna for carrying out, probably the first urban survey in India in recent times. The above comments are intended to show that if the various lacu~~na~~ had not been there, the information gathered at that time could have been used much more effectively by us. The comparison of the trade establishments as revealed by Dr. Bal Krishna's survey and as revealed by our census of establishments would have been a great help in evaluating and appraising the lines along which the trade had developed during the period and these would have given a greater insight into the various factors affecting the growth of the trade. However, the information is summarised below as given by him and we refrain from drawing any but very broad inferences from ~~them~~^{it}.

Table No.4 shows the establishments of different types of wholesale and retail shops in different periods in the city. The table also reveals that there was a constant flux in the continuance of shops. Out of 1,475 shops only 7 percent dated back to more than 40 years. As many as 440 or 30 percent of shops were started during the period from 1866 to 1920. The majority of the shops -- as many as 927 or nearly 62 percent were started in the period 1920-26. Dr. Bal Krishna comments "The last five years are characterized with a mushroom

growth of new establishments It will be wrong to conclude that within these five years, the number of shops has been doubled in Kolhapur. More establishments have undoubtedly cropped up in Shahupuri, but the increase is also due to transfer of some establishments from one place and owner to another place and owner. Still there is no doubt that Kolhapur has developed fast during the last few years".¹ The growth was particularly evident in shops dealing in textiles, fabrics, and leather goods, toilet shops and vehicles and its accessories.

Table No.5 gives the wholesale and retail classification of the shops and the place of origin of their proprietors. It shows that the wholesale dealings were very much limited. Out of 1,475 shops nearly 187 or 13 percent did either exclusively wholesale business or mixed type of wholesale and retail business. The few trades of the wholesale business were those of commission agents, dealers in pulse and grain, sari manufacturers etc. The table also gives the numbers of Kolhapurians and outsiders who owned the establishments. Although the percentage of outsiders as revealed by the table was roughly 19 percent their share in almost all trades of growth between 1920-26 was very high. Outsiders were more numerous among Grocers, Commission Agents, Shroffs, Watch Repairers, Restaurants, General Merchants, Chemists and Druggists, etc.

1 : "Commercial Survey of Kolhapur" by Dr.Bal Krishna, p.41.

Table No.5

Classification of Shops in the City of Kolhapur, 1926, by their Retail and Wholesale Character and Place of Origin.

	I. Shops of Building Materials and Furnishing Household Requisites.		II. Food.		III. Textile Fabrics and Leathers.		IV. Toilet Shops, Toys etc.		V. Vehicles and Accessories		VI. Miscellaneous	
Dealers of Iron and Steel Goods. (18)												
Timber Merchants (32)												
Shroofs. (10)												
Firewood Sellers (18)												
Charcoal Depots (76)												
Dealers in Brass & Copper Utensils (40)												
Glassware Shops (92)												
Miscellaneous (78-102)												
Total												
(A) Raw Material :												
Grocers (2)												
Grain Rm and Pulse Dealers (6)												
Mutton Stalls (28)												
Sweet-Oil Sellers (30)												
Fruit & Vegetable Stalls(39)												
Cocconut Sellers (66)												
Dealers of Eggs (79)												
Dairies (31)												
Total (A)												
(B) Prepared :												
Tea Shops (5)												
Hotels & Restaurants (29)												
Parched Rice & Grain Sellers (60)												
Total (B)												
Total (A)+(B)												
(C) Drinks:												
Country Liquor Shops (46)												
Foreign Liquor Shops (82)												
Manufacturers & Sellers of Aeraeted Waters (20)												
Total (C)												
(D) Tobacco:												
Dealers in Pan, Bidi and Tobacco (7)												
Snuff Sellers (51)												
Sellers of Opium & Ganga (75)												
Total (D)												
Grand Total (A)(B)(C)&(D)												
Tailors (3)												
Cloth Merchants (8)												
Sellers of Cholis & Blouses (34)												
Sari Shops (41)												
Yarn Sellers (84)												
Shoe-Makers & Shoe Merchants (24)												
General Merchants and Stationers (15)												
Paper Merchants and Stationers (93)												
Book Sellers and Stationers (53)												
Total												
Hair Cutting Saloons (12)												
Laundries (23)												
Sellers of Glass Bangles(38)												
Perfume Sellers (74)												
Total												
Motor Services (13)												
Cycle Dealers and Repairers (47)												
Dealers of Motor Accessories and Petrol Pumps (62)												
Petrol Shops (73)												
Miscellaneous (114)												
Total												
Watch Repairers (43)												
Commission Agents and Exporters (9)												
Shops of Worship Materials and Haldi, Kumkum powders (42)												
Chemists and Druggists (54)												
Rock Oil Dealers (55)												
Photographers & Dealers in Photographic materials (70)												
Dealers in Sheep-hides (81)												
Grass and Hay Dealers (95)												
Umbrella Shops (96)												
Miscellaneous like Cotton seed Dealers etc.(100,104,109)												
Total												
Grand Total												
Percentage to the Total												

(Prepared from Table No.1, 14 and Appendix II from "The Commercial Survey of Kolhapur City in 1926" by Dr. Bal Krishna and the number against each head indicates the serial number given in the Survey. The Table includes the manufactures, Industries etc.)

Table No.6 gives the classification of ownership on caste basis. It shows that in occupations of recent origin, like shops of Chemists and Druggists, Motor Vehicles, Commission Agents etc., were being followed by people of every caste. In hereditary occupations like Tailors, Goldsmiths, Sari shops etc. the caste system seemed to give way more or less.

The city was already developed as flourishing commercial centre by 1926, and it continued to grow in the following period. In 1941, the population had increased to 95,918. The town had expanded after the creation of new suburbs like Tarabai Park, Rajarampuri, the Sykes extension, all of these being very near to the Railway Station. The shortage of water supply to the growing population was also remedied by the erection of the new pumping installation on the bank of the river Panchaganga 3 to 4 miles from the city. Many big industries were started after 1926, the prominent among these being the Sugar Mill at Bavda just on the outskirts of the town, Silk Mill, two newly started Vegetable Ghee plants etc. Joint Stock Banks and the Co-operative Banks also multiplied. By the end of 1945 there were 15 Joint Stock Banks, 8 Co-operative Banks, and numerous Co-operative Societies. The trade in gur and groundnut was one of the largest in the Deccan States.

The trade of the city as it was in 1945-46 is described in the pages that follow from the information gathered by means of a detailed survey in that year.

Chapter II.

Census Of Establishments.

(1) The Procedure and Object : The information regarding number of businesses of various types in Kolhapur town at the time of the survey was not available. It became, therefore, necessary for us to undertake a preliminary count of business establishments in the city of Kolhapur. Without this information it was not possible to proceed with detailed inquiries regarding the trades in the town.

There was no question of dividing the city into number of areas^{so} as to facilitate such count as was done at the time of Poona socio economic survey. Unlike Poona, Pethas had very little importance in Kolhapur. Since 1884, houses in the town as a whole were given consecutive numbers. Besides a rent survey had been carried out very recently by the Kolhapur Municipal Borough which provided us with the up-to-date record of the house numbers. It therefore became easy for us to allot to each investigator the house numbers which he had to look into.

Employment of Investigators : 20 to 25 investigators were recruited from primary teachers and a survey was launched on 6th August 1945. Each investigator was given a fixed number of houses (i.e. nearly 400 house numbers to each investigator) and he was asked to take down certain particulars on the printed cards furnished to them. The following heads were

printed on them :-

(i) Ward or Peth, (ii) House Number, (iii) Name of Business, (iv) Its Owner, (v) General Class of Business, (vi) Shop or Workshop, (vii) Retail or Wholesale, (viii) Nature of Production or Business, (ix) Power Used, (x) Number of Employees.

The enumerators were paid by piece rates. Here the danger of over enumeration through filling of phantom cards had to be reckoned with. For preventing this, an elaborate system of checking and rechecking of census cards was organised by our office of Socio-Economic Survey which consisted of one Chief Investigator and other Junior Investigators. It was laid down that five percent of the total cards received on a single day were to be taken out by the Chief Investigator and equal number of blank cards were given to our Junior Investigators along with the house numbers to which the cards taken out pertained. The Junior Investigators went to these houses next day and filled in the blank cards supplied to them in the same manner as that of the enumerators. The cards originally taken out and the new ones filled in by the Junior Investigators were compared. If ^{any} ~~the~~ discrepancies were found they were corrected, or if they were too numerous, the enumerator was asked to do that work all over again. The corrected set of census cards was preserved while the other duplicate set was destroyed immediately to avoid its being mixed up with the other cards. This method of checking proved useful and ensured on the whole a thorough census.

Though it had been decided in the beginning that every enumerator should be paid one anna per card correctly filled in, it was found that this resulted in very unequal payments to different enumerators for no fault of theirs. An enumerator who was allotted house numbers from a commercial locality had naturally a large number of cards to fill in while another one working in a residential locality had a very small number of cards to fill in. It was therefore decided that half an anna per card should go into a pool which was to be equally divided between all the enumerators, while the remaining half an anna was paid according to the total number of cards correctly filled in by each enumerator. The work of the census of establishments was completed in three weeks.

We emphasize that we tried to make the census as thorough as possible and might be claimed that we succeeded very loy^{al}ly in our aim. All the other independent checks that were available to us to test the thoroughness of the information gathered by us were applied and these showed that our information was in the majority^{of} cases correct.

The Kolhapur Municipal Borough had carried out a year previous to our survey, a survey of all the houses in the town in order to revise the older city survey records. In the records of this survey, information regarding the commercial establishments in houses in the town had been recorded. We compared the information regarding the various establishments gathered in our census with the information recorded in this survey and found that the information did not tally for only

3 percent cases, a discrepancy that could be explained as due to changes taking place during the period between the city survey and our census. The discrepancy was very large in regard to commercial establishments in Shahupuri, considerably less number of establishments having been enumerated in our census. This is, however, explained in *greater* detail below :

Unforeseen calamity overtook us in the form of an out-break of plague in Shahupuri in ward E at about the time of our census. All the wholesalers' shops dealing in gul and groundnut were located here and many of them being seasonal had not opened for the year (the season usually started in October). The out-break of plague in that very part of the town led to the temporary closure of still more shops as merchants began to go out temporarily as protection against plague. Our census was a clear under-enumeration in the circumstances, a situation against which we could not help.

(2) Limitations : Information recorded was found to be rather defective in regard to the classification of shops into wholesale and retail. Shops doing mainly retail business were at times found enumerated as wholesale shops or the enumerator merely recorded "retail and wholesale" indicating that both types of businesses were carried out there. It was necessary in such cases to recheck the information and to find out the type of main business carried out in these establishments. This fact of course was ascertained by personal inquiry with the shopkeepers, and is open to different human errors. The

statistics of wholesale shops should, therefore, be taken with considerable reservation.

The main purpose of carrying out this preliminary count as stated above was to ascertain the number of various types of trading establishments in the city of Kolhapur. The information thus collected formed the basis for the selection of sample inquiry for our detailed investigation into wholesale and retail trade of the city. The results, however, obtained by this preliminary count yielded some other interesting information. The two tables as presented here not only give us the detailed picture of the number of business establishments of all types but also enlightens us on the size of various business concerns as reckoned by number of employees. One thing should, however, be noted in the statistics of employees employed in various concerns that the information was collected by personal inquiry and not by actually counting it. Hence in many cases the number of employees recorded by us might not be numerically correct. However, it could be said that these figures were fairly accurate enough to serve as a rough index of the size of a business concern. In recording the number of employees, the enumerators were instructed to enumerate even the owner.

The growth of retail shops as seen from the table was reflected in large varieties of retail shops to be found in the city of Kolhapur. Our census of establishments comprised such large varieties of different types of shops that it necessiated a combination of them into different groups. The shops

therefore, were classified into 7 categories as set forth in the following table.

(3) Findings :

Retail and Wholesale : Table 7 gives the total number of retail shops classified by wards and by groups of workers. The predominance of the small unit in retail trade in Kolhapur city is obvious. If the total persons engaged per shop be taken broadly to indicate the size of its business, it will be seen that slightly more than 40 percent of the total retail shops were one-man establishments. Another slightly less than 40 percent shops employed 2-3-persons each. Less than one percent of the total shops employed more than 10 persons each. One-man shops formed the largest single group in Class II (a) Food, (b) Raw Material, and (c) Tobacco; Class III Textiles, Fabrics, and Leathers; Class V Toilet, Sports, Toys etc., and Class VII Miscellaneous. Shops engaging 2-3 persons each were most numerous in Class I Building Materials, Furnishing and Household Requisites; Class II (a) Food, Prepared Foods, (b) Drinks; Class IV Paper, Stationery, etc. and Class VI Vehicles and Accessories. Going into further details one-man shops were predominant in the cases of sellers of groceries, vegetable and fruits, fodder and concentrates, pan, bidi, and tobacco, glass bangles, watches, leather etc. as also among tailors and hair cutting saloons. Shops engaging a total of 2-3 persons each and 4-6 persons each predominated in hardware, gold and silver-ware and restaurants. Shops engaging a total of 10 persons each were those of gold and silver-ware,

building materials, groceries, pan, bidi, tobacco, cloth, fodder and concentrates, and book-sellers. Seven restaurants and 3 lodging and boarding houses also engaged more than 10 persons each.

Attention should next be directed to the concentration and dispersion of shops in the different wards of the city. ^{The fact} that the main shopping area of the city lies in C ward area, ⁱⁿ the Ferris and ~~Harawatha~~ markets and along the streets adjacent to these, is clearly brought out by the gross figures. These show that out of the total of 2,906 retail shops in the city as much as 46 percent were in C ward. B and D wards came at a long distance with 16 and 14 percent of the total shops respectively. The concentration of retail shops in the C ward was generally reflected in more lines. The notable exception to this general rule was shops of building material concentrated in A ward, blanket shops concentrated in B ward, fodder and concentrates and bangle shops concentrated in D ward.

Fairly wide dispersion could be marked in the case of pan, bidi, watches and watch repairers, stationery, cycles and their accessories, laundries, hair cutting and tailoring. These sold goods ~~and services~~ ^{and rendered useful} required by the mass of people ^{and a} ^{servi} dispersion of these shops was natural.

If the total retail shops, each shop being considered as a retail outlet, are ^{considered in relation} ~~related~~ to the total population served by them, we get the ratio of about 36 persons per shop in Kolhapur city at the time of our survey. In Poona 1936-37

TABLE 6.

Distribution of Wholesale Shops by Wards & by number of Workers engaged in them.

Wards	Kirana	Bhusari	Kirana & Bhusari	Tea	Groundnut & Jaggery Commi. Agent	Hardware	Timber	Firewood & Coal	Hirada	Cloth	Fruit	Bangles	Miscellaneous	Total Wholesale Shops	Serial Number
A	1	-	-	1	-	-	4	1	-	-	-	-	1	8	1
B	-	-	-	-	-	-	-	-	-	1	-	-	1	2	2
C	6	13	14	1	-	3	3	2	3	8	3	-	7	63	3
D	1	-	1	1	-	-	-	2	-	-	2	2	1	10	4
E	3	1	6	-	101	2	1	-	-	1	-	-	3	120	5
Total	11	14	23	3	101	5	8	5	3	10	5	2	13	203	

WORKERS ENGAGED :

	Kirana	Bhusari	Kirana & Bhusari	Tea	Groundnut & Jaggery Commi. Agent	Hardware	Timber	Firewood & Coal	Hirada	Cloth	Fruit	Bangles	Miscellaneous	Total Wholesale Shops	Serial Number
1	1	5	3	1	4	-	1	2	3	-	1	1	5	27	1
2 - 3	4	5	5	-	40	-	1	1	-	5	2	1	6	70	2
4 - 6	4	13	8	1	48	2	2	1	-	2	2	-	2	75	3
7 - 10	1	1	4	1	7	1	2	1	-	2	-	-	-	20	4
Above 10	1	-	3	-	2	2	2	-	-	1	-	-	-	11	5
Total	11	14	23	3	101	5	8	5	3	10	5	2	13	203	
Total No. of workers engaged	57	39	129	14	430	61	58	17	3	55	19	4	28	914	

the comparable ratio was about 50 persons per shop. These ratios are comparable to similar ones for English cities, which ranged in 1931 from 47 persons per shop in Manchester to 76 in London.¹ The English figures did not include laundries, hair dressers, lodging and boarding houses, restaurants. If we make an allowance for these, our ratios are still in their close neighbourhood.

The wholesale trade of the city was almost exclusively confined to C and E wards, more particularly by the latter. Nearly 60 percent of the wholesalers' establishments in the city were in E ward and more than ^{four}~~few~~ fifths of these were commission agents of groundnut and gur, kirana, bhusar, cloth, and other types of wholesaling was concentrated in C ward. Half the wholesalers in timber were found in A ward. The concentration of gur and groundnut trade in Shahupuri in E ward was the result of the policy followed by Kolhapur Government in connection with the planned development of these trades. Kirana, Bhusar wholesalers were found concentrated in C ward near the Municipal Market for obvious reasons. Timber wholesalers require some amount of open space for storing etc. and they were concentrated in A ward partly because more open space was available, and partly because the weekly market for wood etc. was held in that ward. The size of the wholesale unit was naturally larger than that of the retail unit. More than 70 percent of wholesalers' establishments engaged between 2 and 6 persons each, only 13 percent being one-man concerns.

1 : Retail Distribution, A Critical Analysis, Second Edn.
Henry Smith, 1948; p.41.

TABLE NO. 8

Volume of Gross and net imports of classes of commodities and of some important commodities in to the Kolhapur octroi during 1941-42 to 1945-46. (In Bengali Maunds) (OO omitted)

1	1941-42		April 1942 - 1943		March April 1943 - 1944		March April 1944 - 1944		Sept. April 1944 - 1944		October 1944-1945		May June 1945 - 1946		May June 1945 - 1946	
	Imports	Re-exports	Net Imports	Imports	Re-exports	Net Imports	Imports	Re-exports	Net Imports	Imports	Re-exports	Net Imports	Imports	Re-exports	Net Imports	Imports
	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
Food for Men and Animals	22,91,1	21,44,2	6,13,1	15,31,1	28,70,2	3,45,5	25,24,6	5 1090,2	1,66,6	9,23,6	22,35,4	4,33,8	18,01,6	26,63,6	3,93,8	22,69,8
										Rs 7,13,9	93,4	6,20,5	13,55,6	1,00,7	12,54,9	
										Carts 34,8	3,0	31,8	4,5,3	6,1	39,2	
A) Total Food Grains	9,53,7	8,22,8	3,19,8	5,03,0	7,79,5	51,4	7,28,1	6,50,4	12,3	6,38,1	4,40,4	1,15,1	3,24,7	6,89,0	94,5	5,94,5
Jawari		1,25,1	97,1	28,0	1,80,2	23,6	1,66,6	2,85,5	2,3	2,83,2	1,60,6	81,0	79,6	1,69,6	39,9	1,29,7
Rice		1,73,8	78,0	95,8	55,3	10,3	45,0	24,6	2,8	21,8	88,3	7,2	81,1	1,92,9	21,5	1,71,4
Unhusked rice	2,30,4	2,43,3	1,19,8	1,23,5	1,15,6	5	1,15,1	4,4	1,6	2,8	54,0	4,5	49,5	90,0	4,0	86,0
Bajree		40,4	43,3		1,65,0	27,5	1,37,5	87,6	.5	87,5	18,0	5,3	12,7	1,6	.3	15,7
Harbare		33,6	5,9	27,7	30,4	1,6	28,8	49,2	6	48,6	26,3	2,2	24,1	6,1	7	5,4
Wheat		13,9	9,9	4,0	45,8	3,5	42,3	1,26,7	2,2	1,24,5	4,7	1,3	3,4	65,6	5	65,1
All kind of pulses		21,9	12,7	9,2	11,2	.28		24,6	4	24,2	5,0	3,6	1,4	8,9	5,7	3,2
B) Total Groceries	10,49,3	9,22,4	1,92,5	7,29,9	15,99,0	1,28,9	14,70,1	2,86,5	34,1	2,52,4	16,22,8	1,95,0	14,27,8	16,77,7	2,14,6	14,63,1
										Rs 7,09,6	92,6	6,17,0	13,44,6	1,00,5	12,44,1	
Gul	77,26,0	6,87,2	5,8	6,81,4	13,94,7	4,7	13,90,0	1,56,9	1,6	1,55,3	13,94,6	-	13,94,6	15,19,8	2,1	15,17,7
Sugar	97,6	68,0	96,1		70,8	89,1		27,4	19,2		63,0	1,57,4		15,2	1,75,0	-
Tea	10,1	14,5	2,6	14,5	16,8	1,6	16,8	9,3	4	8,9	Rs 6,96,2	90,8	6,05,4	Rs 3,00,0	97,8	12,02,2
Chillies	1,14,1	38,0	21,3	16,7	18,2	8	17,4	6,7	3,5	3,2	12,7	9,1	3,6	16,7	17,7	
Other Spices	45,3	44,7	-	6	31,7	5,0	26,7	17,9	6,2	11,7	61,6	13,2	48,4	47,2	14,9	32,3
Molasses		7	33,6		3,5	18,8										
C) Total Milk and Milk Products	29,5	27,3	2,3	25,0	4,4	2,9	1,5	3,7	1,4	2,3	3,6	6	3,1	3,9	2	3,7
D) Total Fruits & Vegetables	1,65,3	2,82,2	70,9	2,11,3	1,70,0	1,08,7	61,3	1,22,6	62,1	60,5	1,16,2	55,5	60,7	1,92,3	72,9	1,19,4
Total Drinks	7	2,7		2,7	1,4	.5	1,3,5	3,2	2	3,0	4,1	1	4,0	2,9	-	2,9
											Rs 4,3	8	3,5	11,0	2	10,8
Total Fodder	92,6	86,8	27,6	59,2	3,15,9	53,6	2,62,3	23,8	56,5		48,3	66,9	-	97,8	11,6	86,2
											Carts of 34,8	3,0	31,8	45,3	6,1	39,2
											grass:					
Oil Cakes	63,4	54,5	20,4	34,1	43,0	52,6	-	15,1	55,7		28,6	66,1	-	68,4	11,0	57,4
Fodder for Animals	29,2	27,9	5,1	22,8	2,72,2	4	2,71,8	8,4	3	8,1	15,1	7	14,4	27,3	6	26,7
II Manures	36,7	54,0	-	54,0	41,4	8,9	31,5	62,0	19,0	43,0	51,2	38,2	13,0	1,07,5	18,1	89,4
III Animals for slaughter	4,7	4,8	5,5		5,0	8,5		2,5	1,1	1,4	4,6	2,5	2,1	5,8	2,1	3,7
IV Articles of Fuel Lighting & washing & other oils	7,86,0	8,57,8	1,18,9		9,98,5	1,35,3		5,09,1	34,4		8,57,7	1,03,4		14,09,8	12,14,9	
											Rs 11,3	1,67,9		12,4	1,09,1	
(A) Total Fuel	6,72,7	7,66,9	75,9	6,91,0	8,94,1	1,03,8	7,90,3	5,25,8	10,6	4,15,2	7,65,9	62,1	7,03,8	11,79,4	57,4	11,22,0
Coal		1,56,1	4,6		96,7	2,0		33,0	5,0	28,0	72,8	4,2	68,6	1,45,0	9,8	1,35,2
Fire Wood	6,72,7	6,05,3	64,1		7,83,9	1,00,9		3,72,4	3,2	3,69,2	6,51,0	52,8	5,98,2	9,10,2	41,5	8,68,7
(B) Total Washing Material	-	13,2	1,2	12,0	16,4	8	15,6	9,7	4	9,3	13,7	1,1	12,6	14,0	8	13,2
(C) Total Lighting and other oils	1,13,2	76,7	41,8	34,9	88,0	30,7	57,3	73,6	23,4	50,2	78,1	40,2	37,9	2,16,4	11,56,7	
											Rs 11,3	1,67,9		12,4	1,09,1	
Kerosene	62,9	32,1	10,8		4,9	2	4,7	18,5	2	18,3	27,3	1	27,2	48,8	3	48,5
Spirit		50,4			5,5	2		1,7	1,3	4	Rs 11,3	1,67,9		Rs 12,4	1,09,1	
Crudoil & Moboil		18,2	25,2		18,9	20,5		17,5	8,5	9,0	30,7	23,9	6,8	71,4	3,43,5	
Cocoonut oil		17,2	5,6	17,2	18,6	9,6	9,0	27,8	13,1	14,7	19,2	14,6	4,6	61,4	8,12,1	
V Oil Seeds	5,06,5	3,40,2	1,1,8	3,28,4	2,46,1	2,9	2,43,2	20,3	2,8	17,5	3,40,5	4,1	3,36,4	1,86,6	5,1	1,81,5
Ground Nut	5,06,5	2,93,9	1,0	2,92,9	2,27,6	7	2,26,9	15,0	4	14,6	3,32,3	8	3,31,5	1,68,3	1,5	1,66,8
VI Building Materials	3,15,9	3,35,0	38,6	2,96,4	2,04,1	1,82,8	21,3	1,31,4	11,7	1,19,7	5,06,4	31,7	4,74,7	4,96,0	30,9	4,65,1
	Rs 1,10,4	1,08,9	83,3	25,6	11,02,3	1,63,3	9,39,0	1,06,3	27,1	79,2	1,48,5	21,9	1,26,6	3,84,4	1,11,5	2,72,9
Wood	1,14,1	1,12,0	9,0		1,34,2	36,7	97,5	65,5	3,9	61,6	64,7	13,3	51,4	1,35,7	15,1	1,20,6
Chiwe, Valu etc.	94,8	81,4	8,1		38,3	28,0	10,3	35,6	1,8	33,8	69,3	4,5	64,8	81,7	5,9	75,8
		49,5	79,5	2,2	38,1	4,5	38,1	21,5	2	21,3	39,3	3,4	35,9	66,4	2,1	64,3
Glasses	Rs 66,9	58,9	11,9	58,9	1,03,8	4,7	10,14,0	12,1	6,5	5,6	1,38,0	10,9	1,27,1	2,63,4	64,6	1,98,8
Colour	43,6	4,00,1														
Drugs & Acids	Rs 1,37,8	1,39,4	15,9	1,23,5	1,93,0	2,4	1,90,6	1,67,1	24,1	1,43,0	3,09,4	52,3	2,57,1	7,94,3	56,5	7,37,8
	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	
VIII Tobacco & Snuff	Rs	5,8 78,6	26,8 1,32,5	72,1 3,3		12,4 61,9	31,2 9,3		7,3 3,42,2	24,9 15,8		5,3 1,28,3	24,0 19,7		12,6 2,26,5	49,4 33,5		
Tobacco			20,1	70,7		7,4	29,4		3,3	23,7		2,2	23,2		3,7	46,9		
Cigar and Cigarettes	Rs	78,6	1,32,5	3,3	1,29,2	61,9	9,3	52,6	3,42,2	15,8	3,26,4	1,28,3	19,7	1,08,6	2,66,5	33,5	2,33,0	
IX Household Materials		2,6	12,8	9,9	2,9	8,1	4,1	4,0	4,4	1,7	2,7	Rs 26,8	1,1 15,1	4,9 11,7	17,5 1,25,2	4,8 59,9	12,7 65,9	
China Clay Utensils			2,6		2,6	3,1		3,1	7		7	Rs 7,1	9	6,2	17,8	6,4	11,4	
Furniture		2,6	4,0	1,2		2,9	1,8	1,1	1,7	3	1,4	Rs 19,6	14,1	5,5	1,07,4	53,4	54,0	
X Cotton & Woollen piece goods	Rs	25,00,6	35,52,6	11,19,5	24,33,1	53,82,4	25,91,7	27,90,7	40,36,5	23,18,8	7,17,7	49,82,8	16,21,0	33,61,8	81,06,0	34,64,3	46,41,7	
	mmds.	3,1	7,1	3,4	3,7	10,9	6,0	4,9	5,0	2,1	2,9	1,9	2,0		3,3	4,2		
Cotton Cloth	Rs	23,75,8	34,63,7	10,33,5	24,30,2	53,58,2	25,88,1	27,70,1	39,97,2	23,11,8	16,85,4	(48,00,4	14,32,1	33,68,3	57,07,1	33,73,1	23,34,0	
Silk	Rs	1,24,8	90,8	6,9	83,9	19,2	3,5	15,7	25,2	4,2	21,0							
Leather goods		23,5	37,9	20,6	17,3	47,0	50,0		37,0	35,7	1,3	98,3	26,1	72,2	1,72,2	46,6	1,25,6	
Skin		7,7	9,8	2,1	7,7	10,9	1,8	9,1	8,8	1,9	6,9	14,0	2,4	11,6	11,7	4	11,3	
XI Total	mmds.	9,1	12,5	3,0	9,5	15,0	3,4	11,6	11,5	2,5	9,0	14,0	2,4	11,6	11,7	4	11,3	
	Rs	23,5	37,9	20,6	17,3	47,0	50,0		37,0	35,7	1,3	2,05,4	39,1	1,66,3	3,92,5	97,8	2,94,7	
XIII Cutlery & Stationery	Rs	22,6	9,2	1,0	8,2	11,0	1,1	9,9	9,4	1,6	7,8							
		5,8	5,4	-	5,4	6,4	7	5,7	3,0	4	2,6	4,04,9	1,09,0	2,95,9	11,33,4	2,89,9	8,43,5	
Stationery		9,1	6,8	6	6,2	6,9	7	6,2	4,6	6	4,0	Rs 3,42,9	1,02,0	2,40,9	6,91,2	1,94,9	4,96,3	
Bangles		13,5	1,9	4	1,5	1,6	3	1,3	1,4	6	8							
XIV Hardware & Machinery	Rs	40,8 4,87,6	60,8 5,15,1	21,6 3,63,2	39,2 1,51,9	66,5 8,85,7	18,4 9,14,0	48,1	26,2	7,0	19,2	35,6	5,8	29,8	1,51,1	9,3	1,41,8	
									6,01,7	2,88,4	3,13,3	8,08,7	10,14,6		20,02,7	24,40,0		
Iron		12,9	19,0	6,1	12,9	33,4	10,2	23,2	9,8	2,0	7,8	8,3	2,4	5,9	44,3	4,0	40,3	
Cycle & Cycle accessories	Rs		31,4	2,2	29,2	58,5	3,4	55,1	65,2	5,6	59,6				61,7	3,5	58,2	
Motor accessories			1,68,8	20,9	1,47,9	1,62,5	18,6	43,9	1,48,6	8,7	1,39,9							
Other Machineries	Rs	4,87,6	3,00,6	3,34,1		6,32,8	8,87,0		3,66,0	2,69,0	97,0	8,08,7	10,14,6		19,41,0	24,35,2		
XV Miscellaneous	Rs	8,1 1,07,0	1,01,9 47,9	1,24,2 8,0	6,32,8 64,8	8,87,0 30,1	6,32,8 18,6	8,87,0 1,39,0	3,66,0 12,0	2,69,0 14,6	97,0 4,90,7	8,08,7 1,71,4	10,14,6 96,6		3,26,9	21,8	9,46,6	2,22,1
Film			4	1	3	3	1		1	.5	feet	14,41,7			29,48,4	55,5	28,92,9	
Mirada Cotton Gunny bags.		7,8	7,5	22,6		7,4	4,4	3,0	7,0	4,8	2,2	9,7	12,5		42,5	13,2	29,3	
			81,8	2,2	79,6	49,1	2,0	47,1	56,3	2	56,1	76,4	1,3	75,1	47,2	1,3	45,9	
			4,4	81,6		3,3	22,1		Rs 1,14,5	5,9	1,08,6	4,44,3	1,47,3	2,97,0	6,95,1	1,78,2	5,16,9	
										6,0			3,44,3		2,20,9		2,20,9	
Grand Total	md.	41,70,8		10,23,2		45,54,3		37,76,1		2,82,5		41,50,6		35,28,7		18,01,8		
	Rs	33,13,5		16,13,8		77,25,6		39,75,4		27,24,9		76,06,8		43,75,8		68,84,6		
	md.		39,68,0		29,44,8		27,78,2		19,45,3		16,62,8		6,21,8		53,96,8		35,95,0	
	Rs		45,39,7		29,25,9		37,50,2		54,32,8		27,07,9		32,31,0		1,41,24,3		72,39,7	

Chapter III.

Trade.

We propose in this chapter to deal with the trade of Kolhapur city in the following order : (i) Volume of trade, (ii) Wholesale Trade, (iii) Retail trade, and (iv) Itenerent traders.

(i) Volume of Trade : To arrive at the figures of volume of trade of the city of Kolhapur, we must first ascertain the net imports of commodities into the city. To this should be added the volume of products of local industries. These figures, if available, would then indicate the size and bulk of business handled by dealers in the city of Kolhapur.

Reliable statistics of import and export of commodities to and from Kolhapur were not available. Statistics of export trade were totally lacking. Some were collected by us in respect of certain commodities like gul and groundnut in the course of our detailed investigations. The export figure available from the railway records was of no use to us because from 1942 onwards only the total money value of all goods sent by railway was available. This could hardly throw light on the nature and composition of exports from the city.

The data regarding imports into the city were also inadequate and defective. These were collected by the Kolhapur Municipal Borough in the course of the administration of its

octroi system. These were available for the period 1941-1946 only. No records for the period before 1941 were available. We were informed that they had been destroyed by the Municipality.

Important Changes since 1941 : Some important changes were made during the period 1941-46 in octroi schedules. Prior to 1941 no separate record for re-export was maintained. The commodities that were re-exported within a specified period were not noted at all. This defect was removed in 1942 when the Kolhapur Municipal Borough began to maintain a separate record of all commodities that were re-exported.

Another change was in regard to the year. Before 1945 the Municipal year began on 1st April every year and ended on 31st March next year. From 1945 this was changed and the year began on 1st June and ended on 31st May next year. Octroi statistics for the year as defined in 1945 are available for the period after 1945. Again the octroi duty charged by the Kolhapur Municipal Borough before 1945 was levied on the weight. But from that time the octroi duty on certain commodities like spirit, furniture, stationery, etc. was levied on the valuation of the commodities. These changes necessitated the presentation of two six monthly tables for the year 1945 because the last two changes were made in the latter half of 1945.

Defects : The octroi figures of the Kolhapur Municipal Borough suffered from yet another defects. Many of the

octroi stations in Kolhapur city were not provided (even at the time of writing) with weighing scales. The statistics of weights of imported goods in octroi records were not actual but estimated weights of the imported articles. The approximate weight of commodities was estimated according to the following official scale :

- | | | |
|---|---|--------------------|
| (1) Commodity brought in cart drawn by two bullocks | - | 16 Bengali Maunds. |
| (2) Commodity brought in cart drawn by one bullock | - | 8 Bengali Maunds. |
| (3) Goods carried on the back of a horse or a bullock | - | 3 Bengali maunds. |
| (4) Goods carried on the back of an ass | - | 2 Bengali maunds. |

The weights recorded were therefore only approximate and were subject to both over and under estimation. Besides, all goods brought in the city in head-loads and weighing less than 15 seers were exempted from octroi duty.

As already pointed out, the Kolhapur Municipal Borough began to maintain two sets of records from 1941, one for all imported articles which were liable for octroi duty, and the other for commodities that were re-exported within a specific period and on which refund of octroi could be claimed. As a matter of fact, the first schedule of total imports should indicate the gross imports of commodities into Kolhapur city. To arrive at net imports, the figure of re-exports should be deducted from them. But the figures of import and re-export of commodities in the Municipal records show such great discrepancies that they raise grave doubts as to their validity

and correctness. Take for example the case of sugarcane seed. This item is shown on the re-export side only without any entry on the gross import side. How can there be re-export without import? Surely sugarcane seed was not produced in the city! Or take the example of molasses and tobacco, where for all the years re-exports exceed imports. In regard to molasses there might be possible explanation. The molasses was purchased from the sugar mill which was situated just on the outskirts of the Kolhapur city but beyond the Municipal limit. Whatever molasses was exported had to pass through Kolhapur Municipal area on its way to the Railway station and therefore was subject to octroi duty. But the octroi clerks knowing well that refund on it would have to be immediately given, might not be making any entry on the gross import side. If this system would have been uniformly followed in all such commodities, our task would have been easier. But that is not the case, for in certain years in the case of sugar and machinery re-export figure exceeded imports. Apart from this, in the case of gul and groundnut, no such refund was given although they were imported and re-exported in large quantities. Their export was not recorded in the re-export schedule.

This meant that the figures of net imports contained in the octroi records were absolutely incorrect. The available statistics with all these defects are presented here in the table No. 9 for whatever they are worth without any comment. The import statistics available from octroi records were not

classified into any uniform groups of commodities such as Food, Grocery, Milk and Milk products, etc. We had, therefore, to rearrange these figures and group them in a uniform manner for presentation in table.

(ii) Wholesale Trade :

General : The information relating to the location and number of wholesale and retail shops as collected by us in the course of our investigation has already been presented in Chapter II with the necessary comments. It has been pointed out that as regards the census of wholesale establishments, the statistics have to be looked upon with reservation. In the first place there was no ready yardstick to differentiate a wholesale shop from a retail one. In urban cities like Kolhapur the majority of so called "wholesale shops" belonged to what may be termed as the mixed type, doing both wholesale and retail business.

The data regarding the total volume of the trade has also been presented in the previous section. These figures had to be taken into account with great reservation as they suffered from innumerable defects. However, for our purpose they might roughly indicate the size and bulk of business handled by dealers in Kolhapur city. Of course, the figures of the volume of production of important local industries like Bidi manufacturing, Cloth weaving etc. had to be added to the above data to have a complete picture of the trade.

From the data of the census of establishments as presented

in Chapter II, it was clearly evident that the employment offered by wholesale as well as retail shops apart from few clerical staff was of unskilled manual labour. Due comments will be made when we deal with the topic.

Our account in this section is mainly confined to the description of the important wholesale trade. As regards to it, we have tried to deal in rather detailed manner about groundnut and gul trade as it formed the very backbone of wholesale trade in the city of Kolhapur.

The sources of information about the different types of wholesale trade and particularly groundnut and gul trade were the records of the various commercial associations existing in Kolhapur like the Shahupuri Merchants' Association for gul and groundnut, Cloth Dealers' Association, etc., Kolhapur Government Administrative Reports, some publications of the Government of Kolhapur and the information collected by us with the help of our printed questionnaires. It should also be noted here that we were allowed to have recourse to some unpublished matters relating to gul industries by the courtesy of Dr.P.C.Patil.

It is obvious from table No. 8 that the bulk of the wholesale trade in Kolhapur city was that connected with gul and groundnut and that it was concentrated almost completely in Shahupuri, in E ward. Before going on to deal with the trade as such it is necessary to describe briefly how the Shahupuri market came to be developed as a result of a deli-

berate policy pursued by H.H.Chhatrapati Shahu Maharaj, the Maharaja of Kolhapur who ruled the State of Kolhapur during 1884-1922.

The Kolhapur territory was noted for the extensive cultivation of sugarcane and the manufacturing of gul even as early as the middle of the last century. Graham records that the total annual production of gul amounted to 4,296 Khandis (or roughly 3,000 tons) valued at Rs.1,20,539. (Graham, op. cit., p.221). Since the turn of the century the area under sugarcane increased from 14,500 acra to 27,858 acres in 1941-44. Before the development of the Kolhapur market, the gul manufactured in the State was traded or sold through the gul markets at Sangli in the north and Rajapur in the south.¹ Similar was the case with groundnut which was extensively cultivated in the State. The area under it increased from 45,846 in the quinquennium ending 1897-98 to 68,297 acres in the quinquennium ending 1939-40. A further substantial increases took place in subsequent years and in 1944-45 the area under groundnut was 1,02,389 acres in the State. ~~Before~~

¹Before the development of the wholesale market at Kolhapur, most of the gul produced in the State was marketed through Rajapur in the South and Kolhapur gul was known as Rajapur gul in those days. Later on a gul market was developed at Sangli which was much nearer to Kolhapur and gul producers in Kolhapur State increasingly turned to it. (Speech of Hon.B.V.Jadhav, Revenue Minister, at the opening of the Marketing Committee on 25th October, 1945, Kolhapur Samachar, November 1945). ~~XXXXXXXXXX~~

H.H.Shahu Chhatrapati conceived the idea of developing a wholesale market for gul and groundnut in Kolhapur city by giving concessions to traders, etc. The new ward of Shahupuri had been established in 1895 at the coronation of His Highness but it had not developed in the following years. H.H.Shahu Maharaj decided to develop and locate the wholesale market and trade in gul and groundnut in this ward, for which it was also otherwise suitable being in the vicinity of the railway station. His biographer records that when His Highness visited Kagal in 1899 "the merchants of Nipani were invited to an interview with the Maharaja and the discussion turned upon converting Kolhapur into a centre of commerce, for which His Highness promised various concessions to traders who would settle at the Shahupuri".¹

~~XXXXXX, Op. Cit., p. XXXX.~~ To the merchants thus invited, plots of land in Shahupuri were given free for the building of shops, etc. Some tax concessions were also given. As distinguished from the practice, and conventions in the Sangli gul market, system of open auctions was adopted at Kolhapur. In Sangli there used to be 'covered auctions', i.e. in which bidding was made by means of signs of hands of the bidder and auctioneer, the hands being covered by a piece of cloth. The 'covered auctions' were therefore not open and the offer made of expected was known only to the two persons concerned, and opened out a field for all sorts of mischiefs and malpractices on the part of adtyas and commission agents. In Kolhapur the system of open auctions was adopted so as to ensure competition and reduce the opportunities of malpractices.

The market developed steadily thereafter and to-day it

1 : A.B.Latthe, Op./ Cit., p.115.

is one of the most important markets of gul and groundnut in the Deccan. The credit of this development almost entirely belongs to H.H.Shahu Maharaj. His biographer writes, "The quantity of sugar and jagree (out of which the first was only inconsiderable) export from Kolhapur station which means the Shahupuri Market in 1921, the last year of His Highness, was 4,70,224 maunds which was worth approximately Rs.30,00,000/-. In 1894-95 the same article as exported was valued at Rs. 6 lakhs".¹ ~~1. A. B. Latthe op.cit., p.252.~~

Now we propose to deal separately with the marketing of gul and groundnut in the following pages.

Gul Trade : The Kolhapur market as already pointed out was widely known for its fine quality of Kolhapur gul. It was one of the biggest gul markets in Maharashtra and Deccan States. On an average arrivals of gul came to roughly 25 to 30 thousand tons a year.

The Kolhapur gul had its peculiarities by which it had established its own reputation. Besides having a soothing saffron colour and delicious taste, it had an exceptional preserving quality. The exporting markets for Kolhapur gul were Gujerat, Bombay, Karnatak, and Deccan States. In recent years it was even exported to Ceylon.

Area under Sugarcane : We enclose herewith the quinquennial table of area under sugarcane in the State of Kolhapur from 1889. The table brings out one fact pointedly that on an average the area under sugarcane in the Kolhapur State had -----
1 : A.B.Latthe op.cit., p.252.

been throughout steady at between 15,000 and 20,000 acres except the exceptionally low acreage in the famine years of 1901 and 1902. There might be various reasons for the steady acreage under sugarcane. Dr.P.C.Patil, in his unpublished booklet on "Cultivation by Partnership in Kolhapur" points out that "If it was a business on its own account, one would expect a great rise in the sugarcane area from 1915 to 1922 when the prices were high due to world war and a great fall in area from 1923 onwards. It is not contended that the variation in prices have no effects, but as sugarcane growing is treated by Kolhapur farmers as a subsidiary industry they do not look to the actual profits of the crop as the main consideration in determining the area they put under it". (Sic)

Table No.10.

Area under Sugarcane in the State of Kolhapur.

Year	Acreage
1889	15,000
1800	18,038
1801	16,034
1802	16,011
1803	15,677
1804	20,867
Average for the 5 ybars	17,325
1901	12,148
1902	13,019
1903	15,600
1904	14,714
1905	17,305
Average for the 5 years	14,500

(Table No.10 contd.)

Year	Acreage
1911	15,580
1912	15,229
1913	16,128
1914	17,525
1915	15,990

Average for the 5 years	16,090

1921	16,394
1922	15,221
1923	26,720
1924	17,496
1925	22,761

Average for the 5 years	19,718

1931	21,817
1932	18,149
1933	22,251
1934	23,044
1935	21,474

Average for the 5 years	21,347

1941	27,795
1942	28,671
1943	26,376
1944	28,592
1945	27,687

Average for the 5 years	27,824

1946	32,650
1947	31,114
1948	30,112
1949	30,296
1950	30,118

Average for the 5 years	30,858

(From "Administrative Reports of
the Kolhapur State")

We cannot, however, endorse the views expressed by
Dr.P.C.Patil. The fixity of acreage over a long period might

be due to some technical reasons also. The lift irrigation being the only means available, it had its own limitations to allow more acreage and that is why there could not be remarkable increase in acreage under sugarcane planting which mainly depended on irrigation. We reproduce below the table showing irrigated land in the Kolhapur State since 1932.

Year	Land under irrigation
1932-33	38,392
1933-34	40,263
1939-40	58,667
1940-41	60,176
1941-42	74,797
1942-43	37,831
1943-44	42,515
1944-45	43,079

(From "Administrative Reports of the Kolhapur State")

The above figures are doubtful as to their correctness and reliability. This is obvious from the fact that there could be no explanation possible why the acreage in 1942 was reduced to almost half the figure during the year following. No doubt, there was acute shortage of accessories like crude-oil, machine tools, and the like, but this did not satisfactorily explain the drastic decrease in the acreage. We can, therefore, treat these figures as unreliable. However they throw enough light on the point that there could not be continuous increase in acreage under irrigation beyond a certain limit.

The enclosed tables of the cost of production of gul in 1927 and present cost of production show that before world war

II, the gul industry was never looked upon as profit-yielding source. It was only after the world war II that this industry for the first time was looked upon as a source of profit. There were other reasons besides the rise in prices of gul which was also there in the first world war though the acreage under sugarcane never responded to it. The introduction of new variety of sugarcane like 419 having a yield of 30 tons per acre, improved agricultural implements and introduction of machine to water the field, were few of the reasons why this once a bankrupt industry came into prominence. Rise in prices was of course one of the factors that helped to change the face of this industry. In 1949 the prices of gul were quoted at 1200 per ton. This was an unexpected windfall to the agriculturist in the nature of profits. It had an immediate effect on the acreage under sugarcane. It increased land under sugarcane from 20,000 acres in 1940-41 to 30,000 acres in 1949-50.

The question would arise why cultivators grew sugarcane in pre-war days in spite of the losses. The causes were not far to seek. The average holding of the cultivators were small and the general tendency of the farmer was to grow staple food on it. The sugarcane plantation did not come much in the way of growing of staple crops. The working seasons for the farmer began from June and were over by middle of November. It was during this period the farmer was busy with his farming and growing of sugarcane did make very little demand on farmers labour. So sugarcane growing was considered as subsidiary part of their general farming. It was in fact as stated by

Dr.P.C.Patil in his unpublished booklet, "Cultivation of sugarcane by Partnership in Kolhapur State" -- "To secure steady employment and a field to utilise their spare time and at the same time produce marketable products".

P.T.O.

Table No.11

Abstract of Cost of Production per acre of Sugarcane of Different Partnerships during the year 1926-27.

Partner-ship	Acreage		Yield of gul (in lbs.)	Total cost of pro-duction	Total Receipts	Profit & loss per partnership	Profit & loss per acre
	Acre Gunta						
I	8	36	3,54,540	4,507- 0-0	3,786-13-3	720- 2-9	80-14-1 (loss)
II	8	36	44,984	6,105- 7-0	4,522- 5-9	1,583- 1-3	177-13-6 (loss)
III	10	5	29,753.5	4,712-11-6	3,118- 2-3	1,594- 9-3	157- 7-8 (loss)
IV	7	32	12,016	3,146- 1-6	1,446-11-6	1,699- 6-0	217-13-5 (profit)
Total	35	29	1,22,607.5	18,471- 4-0	12,844- 0-9	5,597- 3-3	
Average per acre	1		3,431.9	517- 0-7	359- 8-5	156-10-9	

(From Dr.P.C.Patil's unpublished booklet on "Cultivation of Sugarcane by Partnership in Kolhapur State)

The present cost of sugarcane growing and gul production per acre in the Kolhapur State (Supplied by Director of Agriculture, Kolhapur State).

Ploughing	Rs.	60/-
Harrowing, levelling & opening furrows	Rs.	15/-
Bunding, making beds & planting	Rs.	25/-
Cost of 10,000 sets	Rs.	50/-
Irrigation charges by lift irrigation by series of 4 mots.	Rs.	50/-
Labour for irrigating the crop	Rs.	20/-
Weeding	Rs.	40/-
2 bags of Amonium Sulphate	Rs.	60/-
Half tone groundnut cake	Rs.	100/-
20 carts from yard manure	Rs.	100/-
Earthing up	Rs.	20/-
Harvesting, crushing, making gul	Rs.	400/-
Fuel	Rs.	30/-
Rent of land	Rs.	100/-
Interest on capital	Rs.	80/-
Marketing	Rs.	30/-
Miscellaneous	Rs.	40/-

	Total	Rs.1,550/-
Total receipt at price of 50 Atki of 128 seers = 1,750.		
Net profit approximately	Rs.	200/-

(From Director of Agriculture, Kolhapur State)

The Places of Sugarcane Cultivation : Most of the sugarcane in Kolhapur State was grown on the river irrigation. It was cultivated along the river Warna, Kadavi, Kasari, Kumbhi, Tulsi, Bhogawati, Vedaganga, Bhudargad, and Panchaganga. The bulk of the crop was grown on Warna, Tulsi, Kumbhi, and

Bhogawati.

From table No.12 it was evident that among the Petas, Karvir, Hatkanangale, Radhanagari, Bhudargad, and Panahala were very prominent in cultivation of sugarcane on a large scale.

Table No.12
Gul Production in Kolhapur State Proper
(excluding Jahagirs)

Name of Petas	1943-1944		1944-1945	
	Acreage	Production	Acreage	Production
Peta Karvir	6,288	45,18,680	7,758	50,10,500
Peta Hatkanangale	3,254	60,000	3,830	4,41,620
Peta Bhudargad	1,782	5,08,084	1,871	2,35,625
Peta Radhanagari	2,992	17,741	3,468	2,42,760
Peta Panahala	2,995	1,60,143	2,819	1,52,172
Peta Gadhinglaj	2,540	42,970	2,259	1,35,540
Mahal Shahuwadi	1,020	40,240	669	40,130
Mahal Shirol	537	10,751	631	12,000
Mahal Raibag	430	20,540	615	17,199
Mahal Katkol	7	40	7	40
Total	21,845	53,79,189	23,927	62,87,586

(Source : Kolhapur Administrative Reports)

Method of Growing Sugarcane in Kolhapur State : Most of the sugarcane in the State was grown either on well irrigation or river irrigation. It was estimated that nearly $\frac{1}{4}$ of the sugarcane was grown under well irrigation and the remaining under river irrigation where bullock water lifts or Mots were widely used to raise water. In recent years water lifting machines were being used in increasing number in the place of Mots.

Farming by Co-operative Method : 'Phad System' or the co-operative farming was another peculiarity of sugarcane plantation in Kolhapur State. In the last two decades many of the provinces in the Bombay presidency tried with little success to develop farming on co-operative basis. In Kolhapur State, however, the ignorant farmers had developed an indigenous system which could very well be compared with the co-operative farming. This system had been working very smoothly. It had all the advantages and merits of a co-operative farming minus its red tapism and complicated routine work.

In this system popularly known by the name 'phad', the almost entire crop was grown on partnership system, i.e. a system of co-operation in which number of cultivators residing in a village came together with the object of growing sugarcane by common labour and the profits accrued were divided proportionately. The phad consisted of 16 shares of one anna each. The one anna share may mean either pooling of the labour of one man and one bullock or one man or one bullock according to the terms fixed at the time of forming the 'phad'. The group thus formed hired land on rent on their joint responsibility, borrowed money if necessary from the money lenders or co-operative credit societies. They ploughed, manured and planted the cane. After harvesting they crushed, boiled the juice and turned it into rawas. The product was then taken to market for being sold through a dalal (middleman). After deducting the expenses, the profits were distributed proportionately among the shareholders. After this the same phad continued for the

next year or another phad was formed with the new shareholders.

The Process of Preparing Gul : After cutting the cane, it was crushed either on crusher driven by bullocks or power crusher. It was estimated that extraction of juice came to about 62 to 65 per cent in the case of crusher driven by bullocks and 66 to 70 per cent in case of power crusher. The other auxiliaries required for preparation of gul were as follows :

(i)	Round Pans	Bottom 7' 6", Top 8' 6", Depth 2'
(ii)	Container (Juice receiver)	3½' to 3'
(iii)	Tank for Storage	2½ X 7½' X 6"
(iv)	Moulder	2 to 3 dozens.

The furnaces provided were generally simple without any flue. Sometimes Chimeneys were also provided.

First the juice was taken into storage pan and then to the boiling pan, which usually held 1600 to 1800lbs. of juice. It was boiled for 3 hours continuously to a maximum temperature of 118° C. The fuel required for this was somewhere between 800 to 1000 lbs.

When the temperature reached roughly 85° C. the first scum was removed and the second and third were removed as they went on gathering. The juice was to be stirred from time to time. Then came the bubbling stage when boiling mass settled down and immediately the juice was poured into the cooling pan. Here stirring was essential in order to get uniformity in colour. It was then filled in moulds from which blocks were prepared

and then removed after 8 to 9 hours. The blocks of gul then were generally sent to market after 2 or 3 days.

In the middle of the boiling process, generally sodium bicarbonate was added to remove the dirt. It acted as clarifying agent.

Export Market for Gul : The main export markets for Kolhapur gul were Gujarat and Kathiawar. Both of these used to import more than 70 per cent of the total export of gul from Kolhapur in pre-war period. First grade gul usually went to Gujarat and Kathiawar.

The other exporting markets for Kolhapur gul were Bombay Province, and Karnatak. Fifteen per cent of the total gul export was consumed in Bombay Province and nearly 10 per cent in Karnatak. The low grade gul was generally consumed in Karnatak. The following table will give the idea of the export market.

Table No.13

Export and Import of Gul
(in Tons)

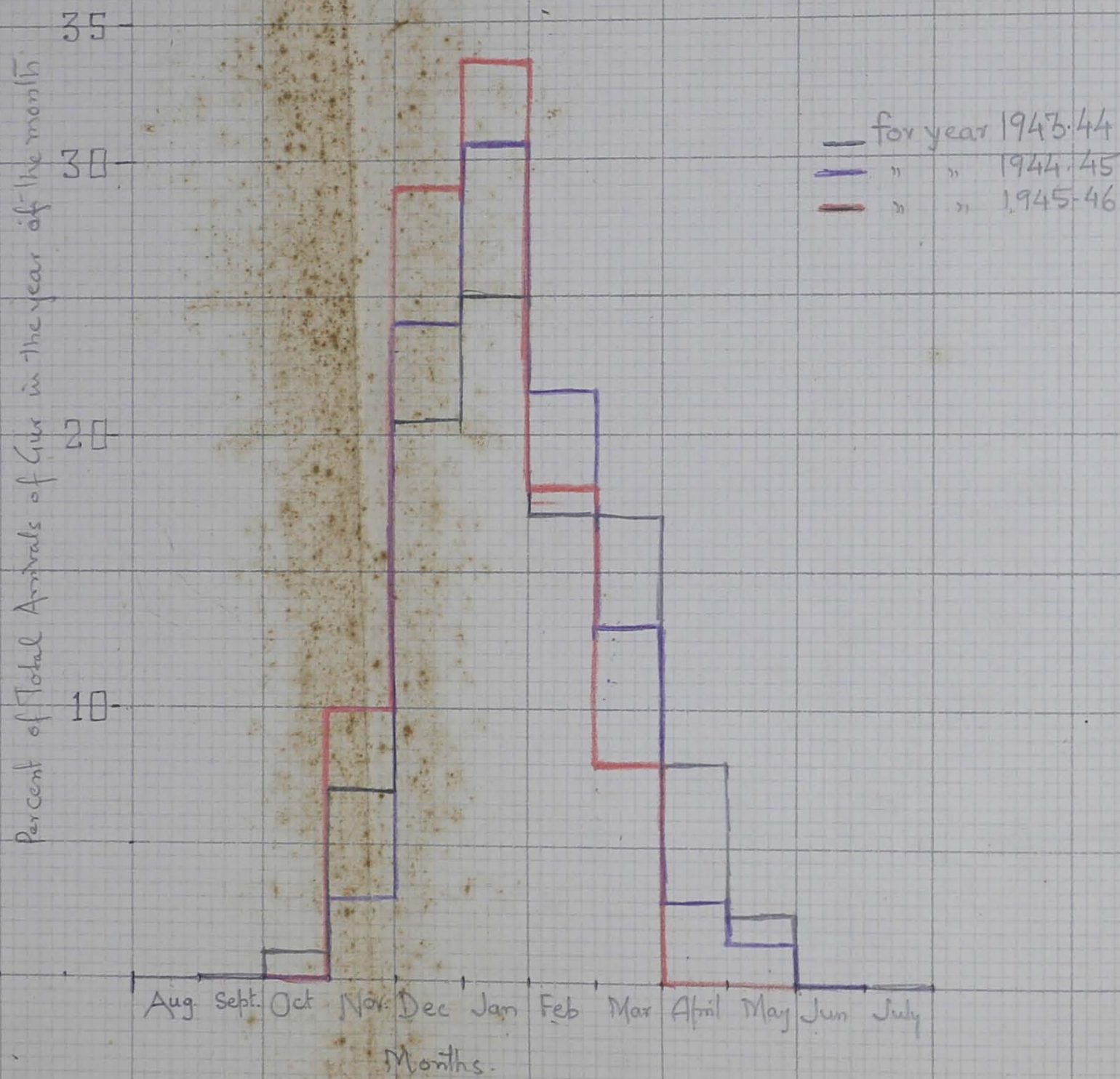
Year	Imports	Exports	% to the total imports-	'Export to			
				Cutch	Kathi- awar	Baroda	Palan- pur
1934-35	26,490	18,231	60%	4,967	3,331	5,794	4,139
1935-36	27,610	18,872	68%	5,038	3,451	6,039	4,344
1936-37	26,668	18,333	68%	5,000	3,333	5,833	4,167
1937-38	26,260	18,051	68%	4,922	3,282	5,744	4,103
1938-39	26,240	18,040	68%	4,920	3,280	5,740	4,100
1939-40	30,551	21,013	73%	5,731	3,820	6,686	4,776
1940-41	38,933	27,503	68%	7,300	4,866	9,344	6,083
1941-42	26,707	18,358	68%	5,007	3,336	5,842	4,173
1942-43	25,866	16,879		4,850	3,234	4,722	4,073
1943-44	43,138	9,668		2,497	5,154	2,017	

Table No.14
Export of Gul
(in Tons)

Destination	1944-45	1945-46
<u>Gujarat & Kathiawar:</u>		
Cutch	3,856	4,719
Kathiawar	4,837	6,168
Rajputana States	56	654
Gujarat States	905	163
Baroda	9,728	4,656
<u>Deccan States :</u>		
Akalkot	42	64
Aundh	-	37
Jath	90	39
Jamkhandi	320	134
Kurundwad Sr.	345	129
Miraj Sr.	440	366
Miraj Jr.	196	4
Mudhol	148	53
Nanjira	320	200
Phaltan	-	12
Sangli	50	0.16
Sawantwadi	2	1,794
Savnur	635	236
Ramdurg	481	14
<u>Bombay Privince :</u>		
Bombay city	4,902	6,580
Bombay Suburb	1,194	1,889
Poona	1,107	348
Satara	846	1,538
Thana	356	117
Colaba	3,245	2,101
Ratnagiri	38	128
Sholapur	5,392	3,403
Dharwar	4,973	3,294
Bijapur	2,337	426
Belgaum	-	0.03
Ahmednagar	-	4
Nasik	1,375	6,291
Ahmedabad	443	1,077
Khed	-	0.06
Surat	-	42
Panchmahal	-	0.06
East Khandesh	-	0.50
Ceylon	220	2,202
Sind	114	-

(Tables supplied by the Kolhapur Merchants' Association)

Histogram showing the seasonal variations month by month in the arrivals of Gur.



Season of Marketing : The season of marketing of gul generally began in October and was over by the end of June. The seasons of other secondary markets like Gadhinglaj, Javasingapore, Malkapur in the State commenced as late as December or even January. In other markets of gul in Maharashtra like Kopargaon, Baramati, Belapur, the season began in October. Table No.15 gives the monthly arrivals of gul in the Kolhapur market in 1943-44, 1944-45, and 1945-46.

Table No.15

Monthly Arrivals of Gul expressed in Percentage
of Their Total Annual Arrivals

Month	1943-44	1944-45	1945-46
September	.01	-	-
October	1.3	.03	.04
November	6.0	5.5	10.1
December	20.4	23.9	29.4
January	24.9	30.4	33.5
February	17.1	21.5	17.9
March	17.3	13.13	8.3
April	8.1	3.2	.03
May	2.5	1.5	
June	.07	.01	

(Tabulated from the Record of Shahupuri Merchants' Association)

It can be stated from the above table that the gul arrivals in Kolhapur market begin to swell in December and reach their peak in January. December, January, and February were the months of the highest activity in which more than 70 per cent of the total arrivals reached the market. After February arrivals decreased continuously.

Histogram showing the seasonal variations in the sales of Gun



Table No.16
 Monthly Sales of Gul as expressed in Percentage
 of Their Total Annual Sales

Month	1943-44	1944-45	1945-46
September	-	0.1	0.3
October	1.3	5.09	8.3
November	5.06	23.6	27.2
December	16.5	27.8	32.2
January	21.7	23.1	19.1
February	16.3	15.8	12.2
March	19.2	3.2	.04
April	12.7	4.5	
May	5.6	.006	
June	1.6		

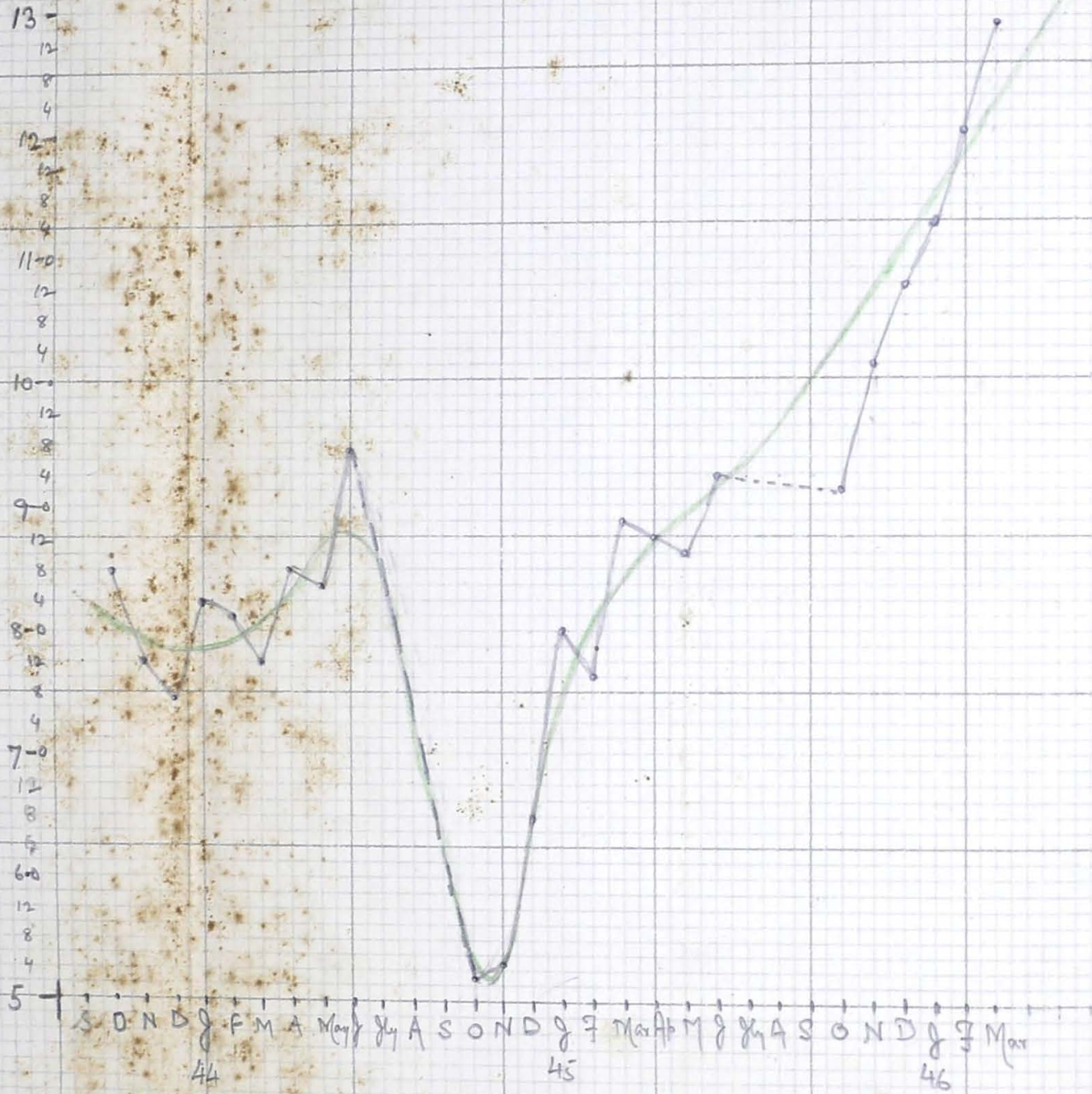
(Tabulated from the Record of Shahu-
 puri Merchants' Association)

As seen from the table No.16 the purchasing activities began from December onwards. December, January February, and March were the important months within which more than 75 per cent of the total sales took place.

P.T.O.

monthly
 Graph showing prices of Gurr in Kolhapur for the period Oct. 1943 to Mar 1946

Monthly
 Average Price in Rupees + P. per Bengali Maund



- Months -

Table No.17

Table showing Monthly Arrivals and Disposals of Gul
 in Percentage of ^{their total and} the _{average} Ruling Monthly Prices

Month	1943-44			1944-45			1945-46		
	Arrivals	Disposals	Price per Bengali maund	Arrivals	Disposals	Price per Bengali maund	Arrivals	Disposals	Price per Bengali maund
Sep.	.013	-		-	-		-	-	
Oct.	1.3	1.3	9- 8-10	.03	.01	5- 3- 2	.04	.03	9- 2-3
Nov.	6.6	5.06	7-11- 8	5.5	5.09	5- 4- 7	10.1	8.3	10- 2-0
Dec.	20.4	16.5	7- 7- 0	23.9	23.6	6- 8- 5	29.4	27.2	10-12-1
Jan.	24.9	21.7	8- 4- 3	30.4	27.8	8- 0- 0	33.5	32.1	11- 3-7
Feb.	17.1	16.3	8- 1- 9	21.5	23.1	7- 9-10	17.9	19.1	12- 0-3
Mar.	17.3	19.2	7-12- 1	13.13	15.8	8-14- 2	8.3	12.2	12-12-9
Apr.	8.1	12.7	8- 7-11	3.2	3.2	8-12- 3	.03		
May	2.5	5.6	8- 6- 2	1.5	4.5	8-10- 4			
June	.07	1.6	9- 6- 7	.01	.006	9- 4- 4			

(Tabulated from the Records of Shahupuri Merchants' Association)

Table No.18

Prices of Gul at Shahupuri Market
from the year 1917 to 1943

(Prices per Ataki for 128 seers)

Year	December	January	February
	Rs	Rs	Rs
1917-18	55 to 60	58 to 62	58 to 63
1918-19	55 to 60	55 to 58	54 to 60
1919-20	40 to 50	50 to 53	46 to 52
1920-21	52 to 56	38 to 42	38 to 44
1921-22	42 to 45	35 to 40	37 to 44
1922-23	36 to 40	30 to 35	32 to 37
1923-24	30 to 35	25 to 32	24 to 30
1924-25	34 to 39	30 to 35	30 to 36
1925-26	28 to 34	25 to 30	25 to 30
1926-27	22 to 27	20 to 25	20 to 25
1927-28	23 to 27	19 to 23	20 to 22
1928-29	22 to 26	25 to 28	24 to 27
1929-30	22 to 26	20 to 25	19 to 23
1930-31	16 to 22	13 to 18	13 to 20
1931-32	18 to 20	15 to 18	13 to 17
1932-33	16 to 19	12 to 16	10 to 14
1933-34	11 to 20	11 to 17	9 to 16
1934-35	11 to 19	10 to 18	11 to 16
1935-36	13 to 19	11 to 20	14 to 21
1936-37	11 to 16	10 to 17	10 to 17
1937-38	11 to 16	10 to 17	10 to 17
1938-39	14 to 25	11 to 16	10 to 17
1939-40	9 to 22	19 to 24	20 to 25
1940-41	11 to 25	10 to 15	10 to 19
1941-42	11 to 25	10 to 15	10 to 19
1942-43	45 to 90	45 to 72	32 to 57

(From the Report of Possibility of Sugar
Industry in Kolhapur and by Personal
Inquiry with the Merchants)

General Trend of Prices and its Variation : The prices quoted in October and November, i.e. at the beginning of the season were comparatively higher than the prices that ruled in subsequent months. This was due to the small arrivals of gul in the market in the beginning of the season. In December and January with the increase in gul supplies in the market, there was generally a fall in prices. Prices generally recovered in February when arrivals began to decline.

Other factors like export demand, competitive prices of gul in other markets also influenced the trend of prices in the market. Table No.17 shows the general tendency of variations in monthly prices. The table however did not rightly express price-trends resulting from the free play of demand and supply. Many restrictions were imposed on the prices, supply, movement, etc. of gul from 1943 and the prices for that and subsequent years ^{did} ~~do~~ not reflect the free play of demand and supply during that period.

Comparison of Kolhapur Gul Prices With Prices of Gul in Outside Markets : It was a fact that Kolhapur gul of the first and second grade fetched a premium over other type of gul of the same grades manufactured elsewhere and available in other markets. As already pointed out, the Kolhapur gul had a better preserving quality, good taste and colour. For the sake of

comparison, we reproduce here the market price of gul in Kolhapur and Kopargaon.

Table No.19
Prices of Gul at Kolhapur and Kopargaon

(Price per 5 outs, i.e.588 lbs.)

1943	Kolhapur Rs.	Kopargaon Rs.
Feb. 9th	142- 8- 0	105- 4- 0
16th	143- 8- 0	106- 8- 0
23rd	145- 8- 0	109- 0- 0
Mar. 2nd	142- 8- 0	108- 8- 0
16th	142- 0- 0	111- 8- 0
23rd	149- 8- 0	122- 8- 0
30th	146- 0- 0	114-12- 0
Apr. 6th	151- 4- 0	115-12- 0
13th	151- 0- 0	124-12- 0
20th	160- 0- 0	131-14- 0
27th	164- 0- 0	132- 8- 0
May 4th	163- 0- 0	134- 4- 0
11th	162-12- 0	131- 4- 0
18th	164- 8- 0	133-12- 0
25th	168- 0- 0	138- 8- 0
June 1st	163-12- 0	141-12- 0
8th	167-12- 0	140- 0- 0
15th	173- 4- 0	141- 0- 0
22nd	178- 8- 0	141- 8- 0
29th	177- 8- 0	140- 4- 0
July 6th	177- 0- 0	138- 4- 0
13th	176-12- 0	136- 8- 0
20th	176-12- 0	136- 0- 0
27th	177- 8- 0	133- 4- 0
Aug. 3rd	177- 8- 0	128- 4- 0
10th	177- 8- 0	127- 8- 0
17th	176-12- 0	126- 0- 0
24th	177- 8- 0	122- 8- 0
31st	178- 0- 0	122- 8- 0
Sept. 7th	178- 0- 0	120- 0- 0
14th	178- 0- 0	120- 0- 0
21st	178- 0- 0	120- 0- 0
28th	182- 8- 0	121- 0- 0

(Table No.19 contd.)

1943	Kolhapur Rs.	Kopargaon Rs.
Oct. 5th	185- 0- 0	124- 0- 0
12th	195- 0- 0	136- 0- 0
19th	228- 0- 0	144- 0- 0
26th	265- 8- 0	147- 8- 0
Nov. 2nd	276- 0- 0	146- 0- 0
9th	233- 0- 0	143- 4- 0
16th	208- 0- 0	162- 8- 0
23rd	204- 0- 0	169- 4- 0
30th	214- 0- 0	165- 8- 0
Dec. 9th	205- 0- 0	167- 8- 0
16th	208- 0- 0	158- 0- 0
23rd	205- 0- 0	152- 8- 0
30th	200- 0- 0	170- 0- 0

(Statistics from Bombay Govt. Gazette
-- Bombay Gul Market,
Weekly Controlled Prices)

Description of Kolhapur Market : The gul market is situated in Shahupuri in the vicinity of the railway station. It was located in two straight lanes which had roughly accommodation for 200 shops. No separate godown facilities existed except the shops themselves which were often used as godowns in case of emergency. In the busy season gul lumps were often stocked on the streets opposite the shops.

There were roughly 350 merchants in the market of whom 122 are Dalals or middleman^e, the remaining being Kharedidars or pucca Adatyas. Besides these there were weighmen and Hamals who worked on piece rates.

Arrivals of Gul : Producers of gul brought gul rawas or lumps of gul in bullock carts to the Shahupuri market either

in the evening or early in the morning. They generally/~~go~~^{went} to their own Dalals with whom they had previously established business connections or from whom they had borrowed money. No sooner the carts arrived the Hamals unloaded the cart at the shop of the Dalal. The lumps were then rearranged in their shops according to their grades. The auction took place in the afternoon and was over in an hour or two. The later part of the day was devoted to weighing, settlement of accounts, etc.

Method and Unit of Offering Prices : When the gul was shown to a prospective buyer, he took a lump of gul at random from any of the gul lumps, tasted it and felt it by hand to appraise its softness or hardness. In offering the price, the buyer took all these into consideration.

The Dalal auctioned the produce at a particular time of the day when all the intending buyers were present. During the months December, January, when the arrivals of gul carts amounted to more than 500 every day, all the arrivals were not generally auctioned. After auctioning 10 to 15%^{per cent} of the total arrivals of gul, the price of gul for that particular day was settled and accepted by the wholesale merchants and the remaining produce was sold by direct negotiations with the buyers around those prices.

Gradation : Kolhapur gul was classified into three grades -- the first grade of gul was yellowish red, hard and sweet to taste. The second grade was also of the same description as the first grade but was slightly less sweet. The

third grade was blackish red in colour, soft and not very sweet to taste.

Unit of offering prices : In all the markets in Maharashtra, the unit of offering prices for gul differed from market to market. In Kolhapur the unit of price for gul was expressed in Ataki of 128 seers -- i.e. 256 lbs. At Baramati it was per lb. while at Poona it was per palla. We give below the unit of price for gul at different markets which will give some idea of it.

At Kolhapur

80 Tolas	-	1 seer
16 Seers	-	1 Maund
8 Maunds	-	1 Ataki (Price offered is on Ataki)

At Belapur

80 Tolas	-	1 Seer
120 Seers	-	1 Palla

At Sangli

78 Tolas	-	1 Seer
16 Seers	-	1 Maund
8 Maunds	-	1 Ataki.

~~xxxxxx~~

Weighment, Delivery of Goods and Its Payment : As soon as the price was settled the produce was weighed in front of the Dalal's shop by his Munim or by the Dalal himself. If the produce was sold on the very day of its arrival the weighing was attended by the producer himself.¹ But in case the sale

 1 : After the application of Agriculture Produce Act of 1945 the weighing was done by the licenced weighmen appointed by Market Committee who are independent of buyers and sellers. They are paid annas 8 per cart of gul or groundnut weighed.

was delayed, the goods were generally left to the care of the Dalal who attended to their subsequent sale.

Rejection of Gul Rawas : When a buyer offered a price for gul, he offered it on the understanding that the gul was of a certain grade. At the time of weighing he reserved the right to reject any number of gul lumps if they were not up to the standard and quality he had bargained for. This system of rejection of gul was common to all gul markets in Bombay Province with certain variations. In Baramati, Nira, Gadhinglaj markets, only broken lumps of gul were allowed to be rejected. In some markets like Kopargaon, and Poona, limit for rejection per cart was fixed. At Baramati 13 lumps in 100 and at Poona 4 in 23 lumps, were allowed to be rejected. In Poona the rejected lumps were again bought by the same buyers at one rupee less than the price originally fixed.

The system of rejecting without any fixed limit in Kolhapur was detrimental to the interest of the agriculturist. It generally happened that when the prices went down after the purchase of gul, the buyer seized the opportunity of rejecting as many lumps as possible to minimise his losses. The practice has now been disallowed by the Market^{ing} Committee.

Functionaries of the Market : There were several functionaries who figured in assembling and distribution of gul. The brief account of the important functionaries is given below.

(i) Dalal or Kacha Adatya : Those who functioned as

only middlemen between buyer and seller were called Dalals or Kacha Adatyas. They generally provided short term finance to the gul producer at the time of harvesting the sugar crops. Their work consisted in selling the produce, weighing, collecting bills, etc. In Kolhapur market these Dalals numbered 122 at the time of our survey, of these 52 are Marathas, 42 Jains, 27 Lingayats and one Muslim.

(ii) Pucca Adatya : Those who were commission agents of customers outside Kolhapur city could be described as Pucca Adatyas. They numbered more than 250 and the majority of them were Gujaratis who had settled in Kolhapur for business. They bought and sold gul on behalf of outside buyers. They had also to attend to weighing, packing, despatching etc. etc. In the course of our inquiries we found that these Kharedidars were financiers of petty Dalals. They usually deposited a sum with the latter at a rate of interest between 8 to 12 percent per annum. Some Dalals informed us that because of this financial dependence they had at times to sell gul to the Kharedidars at rates below the ruling rate in the market.

(iii) Co-operative Sales Societies : Recently before our survey an attempt was made in the direction of the establishment of a co-operative purchase and sale society. Only one such society was functioning in Kolhapur market, that too, in the teeth of opposition of the merchants. It was in 1939 that this society -- Kolhapur Cultivators Purchase & Sale Society -- was registered. For the first few years the Society was on the verge of bankruptcy due to imperfect knowledge of the

method of sale, red tapism, absence of personal touch with the cultivators, and above all lack of honesty on the part of the officers concerned. But the war gave it a helping hand. The help received from Kolhapur Government was also considerable in recent years. At the time of our survey it was functioning very well.

(iv) Hamals or labourers who were engaged in loading and unloading the gul carts and in the weighing, packing, despatching, etc. of gul, ~~They~~ worked on piece rates. It was usual for a shop in Kolhapur market to recruit a batch of Hamals for the season and to get the work for that year done by it.

Various Market Charges : When the gul was bought to the market and sold, a number of deductions were made from the sale proceeds before they reached the producers. These were the following :

(i) Octroi Duty : Up to 1940 a Municipal duty of Re.1-0-0 was levied on each cart of gul entering the Municipal limits. In 1940 it was reduced to annas 0-8-0 per cart.

(ii) Commission or Dalali : This represented the remuneration of the middleman paid by the seller. It was Rs. 0-1-6 per maund of 16 seers before the Agricultural Produce Act (1945) was passed. After that the Marketing Committee had fixed it at 9 pies per one rupee. The commission was thus made variable with the price instead of being a fixed charge on quantity.

(iii) Handling Charges : These were the charges payable to the labourers engaged in unloading the gul carts. The usual charge was six annas per cart of 24 lumps of gul. Recently the Marketing Committee had fixed it at 8 annas per cart of 24 lumps.

(iv) Weighing Charges : There was no such charge before the enactment of the marketing Act, 1945. The weighing was attended to by Dalal or his Munim. But after passing of the act weighing was done by licenced weighmen whose charges were 8 annas for weighing a cart of 24 lumps.

(v) Quality Allowance and Charity : Deductions were also made on both these counts from the proceeds of sales before the Marketing Act 1945 came into force. We give below cost of marketing 256 lbs. of gul that had to be borne respectively by the producer in 1930, 1943 and after the Act was applied :

* (a) Year 1930 (cost of marketing 256 lbs. of gul)

Brokerage	Rs.0-8-0 @ one anna per 32 lbs.
Hamali	Rs.0-0-6.6 @ 3 annas per cart of 1,400 lbs.
Charity (Panjarpole etc.)	Rs.0-0-2.7
Allowance in weight	Rs.0-2-11 @ 17 rupees per 128 lbs.
-----	Rs.0-11-7.3

(b) Year 1943

Brokerage	Rs.0-12-0 @ 1½ anna per 32 lbs.
Hamali	Rs.0-1-4 @ 8 annas per cart
Dharmadaya	Rs.0-0-2.5

* Cultivation of Sugarcane by Partnership in Kolhapur State
-- Unpublished manuscript by Dr.P.C.Patil.

Allowance in weight Rs.0-5-0 @ 2/3 lb. per 128
 ----- lbs.
 Rs.1-2-6.5

(c) After the application of Market Act :

Brokerage Rs.1-1-6 @ 3½ pies per rupee calculated
 at the rate of Rs.60 per
 128 lbs. of gul.

Hamali Rs.0-2-0
 Cess Rs.0-0-2.5

----- Rs.1-3-8.5

The statement gives us a comparative view of the cost of marketing which excludes the charges like octroi duty, carting rates, etc. The application of the Marketing Act has helped the producer to realise better prices by minimising the costs of marketing. At first sight, one may think that marketing charges had actually risen after the application of the Act. This rise was due to the fact that the commission or Dalali was not a fixed amount but varied directly with the price of gul. If we take into consideration the price of gul at Rs.17 per ataki in 1930 the Dalali would have been annas 5 only and the cost of marketing would have come to annas 8 or so per ataki.

Agencies and Cost of Distribution : The distributing cost meant the cost incurred during the sale of goods and its movement to its destination. The functionaries who worked in the field of distribution were pucca Adatyas in the assembling centre, wholesale merchants at the place of destination and finally retailers and the consumers.

Pucca Adatyas : They were also called Kharedidars who either represented some wholesale merchants or firm in an outside

market. They worked on commission basis.

Wholesale Merchants : They were the merchants at the place of the destination. They bought gul either through pucca Adatyas or directly from Dalals by sending their own representatives. They also acted as commission agents for the merchants in the assembling centre who send gul to be sold through them.

Retailer : It/~~is~~^{was} the final link in the field of the distribution through which ultimate consumer/~~gets~~^{got} the produce.

Since more than 60 percent of gul that comes to the Kolhapur market was exported, it was necessary to collect some information about the costs incurred before the gul reached the final consumer. This distribution cost was made up of a number of items like the commission of the pucca Adatya, weighing charges, Hamali, cost of packing, commission at the subsequent sale at the place of destination, transport charges, etc.

For the sake of convenience we may group the cost that was incurred from the time the gul was purchased at Kolhapur till its sale in the ultimate consuming market under two headings:

- (i) Cost incurred at Kolhapur from the time of purchase upto its loading in the railway wagon.
- (ii) Cost incurred in the consuming centre including freight.

The following statement gives the present marketing cost per cart load of 28 lumps (about 1,800 lbs.) incurred by the purchaser from the time of purchase of gul till it is finally

despatched to its destination at the time of our survey.

	Rs.
1) Gunny bags for packing @ 5 annas per one rawa	8-12-0
2) Thick thread for packing @ one anna per rawa of gul	1-12-0
3) Stitching charges and loading in the cart	1- 8-0
4) Cartage to Station	1- 2-0
5) Hundekari for loading etc. in the wagon	0- 9-0
6) Panjarpol (approximately)	0- 8-0
7) Commission of the pucca adatyā	6- 0-0
8) Miscellaneous charges	2- 0-0
9) Market cess @ 3 annas per rawa	5- 4-0

	27- 7-0

In order to have a comparative view of costs for gul in pre-war days, we reproduce here a similar calculation which was worked out by Dr.P.C.Patil in 1931.¹

	Rs.
1) Panjarpol	0- 5-0
2) Gunny for packing	2- 3-0
3) Thick thread	0- 7-0
4) Coir rope for packing	0- 7-0
5) Stitching charges and loading in the cart	0- 7-0
6) Cartage to station	0- 4-0
7) Hundekari for looking after loading & filling up the forms	0- 2-6
8) Miscellaneous in connection with securing wagon	0- 4-6
9) Municipal charges	0-10-6

	5- 3-0

These two tables show the cost incurred during the process of purchasing and loading it in the railway wagon had increased five fold in war time. This was of course due in larger part to increases in charges of almost all items of expenditure. Besides a marketing cess was levied in 1945 which came to Rs.5 or so per cart of 24 gul lumps.

 1 : Cultivation of Sugarcane by Partnership in Kolhapur State
 -- Unpublished manuscript by Dr.P.C.Patil.

The second group costs consisted of expenditure incurred during the movement of gul till it reached the final consumer. It included railway freight, Hamali at the destination, octroi duty, commission allowance for gunny cover etc. These were different in different places and therefore the distribution cost also differed from place to place.

The Total Charges Incurred and the Price Spread from Producer to Consumer : It had already been pointed out that when the producer from his village brought his gul to Kolhapur market he incurred some expenses by way of transport of gul from his village or farm to the market. This amount depended on whether the cultivator owned his cart or hired it. It also depended on the road and the season. After this the producer again had to incur expenses at the time of selling the produce in the market. We had already described the various charges the seller had to pay.

The price received by the producer in the primary market should generally be the price paid by the wholesale merchants at the consuming centres minus all the intermediary costs including the incidental charges incurred such as broderage, Hamali, Packing, railway freight, again unloading, carting, storing at the place of destination.

We give below four tables of price-spread between the primary producer and the ultimate consumer based on information gathered by personal inquiry in the Kolhapur market in 1945-46.

Price spread from a producer to export market in the marketing of gur.

TABLE NO.20.

From Kolhapur to Anand

(A) Gur Rawas 60. Bengali maunds 45½ sold at Rs.15-15-0 per Bengali maund	Rs. As. P. 733- 2- 0 XXXXXX
<hr/>	
Marketing charges at Kolhapur market payable by the seller :-	Rs. As. P.
i) Toll at Kolhapur	3- 0- 0
ii) Brokerage @ 3½ pies per one Rupee	13- 5- 9
iii) Hamali @ 12 annas per cart	1-14- 0
iv) Tolai @ 8 annas per cart	1- 4- 0
v) Cess @ one anna and three pies per cart	0- 3- 3
	19-11- 0
Total charges payable by a seller	19-11- 0
Amount the producer received after the deduction of market charges	713- 7- 0
<hr/>	
(B) Charges paid by the buyer from Kolhapur onwards:-	
Charges paid up to loading in the wagon at Kolhapur	
i) Gunnies for packing @ 4½ annas per Rawa	15-15- 0
ii) Sticking charges @ 1-2-0 per cart load of gur	2-13- 0
iii) Cartage to Kolhapur station @ 14 annas per cart	2- 3- 0
iv) Hunderkari for loading & filling up forms @ 6 annas per cart load	0-15- 0
v) Dharmaday @ annas 2 per Rs.100	0-14- 6
vi) Hundi discount @ annas 2 per 100	0-14- 6
vii) Brokerage of Pucca Adatya @ 1-9-0 per 100	16- 1- 0
	39-12- 0
Total Charges	39-12- 0
<hr/>	
(C) Charges incurred up to Anand :-	
i) Railway fright on 45½ Bengali maunds @ XXXXXX	63- 2- 0
ii) Cartage from Anand station to City ¼ @ one rupee per cart	2- 8- 0
iii) Tolai at Anand @ 6 annas per cart	0-15- 0
iv) Dharmaday @ 6 annas per cart	0-15- 0
v) Godown rent	2- 8- 0
vi) Hundi batav (Hundi discount) @ 4 As.per 100	2- 4- 0
vii) Brokerage @ 3-8-0 per Rs.100	28- 2- 0
viii) Bazaar Adat @ 0-12-0 per 100	6-10- 0
ix) Tapal (letter charges)	0- 1- 0
	107- 1- 0
Total charges from Kolhapur Station up to Anand	107- 1- 0
	146-13- 0
Total charges from Kolhapur to Anand	146-13- 0
<hr/>	
Gur sold at Anand @ 19-8-0 per Bengali maund	891- 2- 0

TABLE NO.21.

From Kolhapur to Baval (In Ahmedabad District)

	Rs.	As.	P.
(A) Gur Rawas 50. Bengali maunds 39½ sold at Kolhapur market @ 17-3-0 per Bengali maund			
	687-	8-	0
<hr/>			
Market charges payable by seller at Kolhapur :-			
1) Toll tax			Rs. As. P.
ii) Hamali @ 12 annas per cart	2-	0-	0
iii) Tolai @ 8 annas per cart	1-	9-	0
iv) Market cess @ one anna & three pies per cart	1-	0-	0
v) Brokerage @ 3½ pies per rupee	0-	2-	6
	12-	8-	3
Total charges payable by seller	17-	3-	9
Total amount a seller receives after deduction of market charges at Kolhapur	670-	4-	3
<hr/>			
(B) Market charges paid by the buyer from Kolhapur up to Baval			
Charges incurred from the time of purchase up to loading in the wagon at Kolhapur :-			
1) Gunny bags, stitching rope for packing	14-	13-	6
ii) Stitching charge and Hamali	2-	4-	0
iii) Cartage to station	1-	10-	0
iv) Dharmaday	0-	14-	6
v) Hundi Batav	0-	15-	0
vi) Dalali	12-	1-	0
vii) Hundekari	1-	2-	0
viii) Letter charges	0-	8-	0
Total charges up to loading in the wagon	34-	4-	0
<hr/>			
(C) Charges incurred during the movement from Kolhapur to Baval :-			
i) Railway freight	61-	4-	0
ii) Cartage at Baval @ 9 pies per one rawa	2-	5-	6
iii) Carting commission at Baval Station @ 3 pies per Rawa	0-	12-	6
iv) Tolai @ 6 annas per cart	0-	12-	6
v) Godown rent	0-	12-	6
vi) Dharmadaya @ 1-8-0 per cart	3-	2-	0
vii) Hundi Balav @ one anna & six pies per 100	8-	12-	0
viii) Brokerage @ one rupee per 100	8-	12-	0
ix) Bazaar Adat @ annas 6 per 100	3-	4-	6
x) Letter charges	0-	8-	0
Total charges during the transit & up to Baval	82-	6-	6
Total charges incurred from the time of purchase up to Baval	116-	10-	6
Gur sold at Baval @ 22-4-0 per Bengali maund	878-	14-	0

TABLE NO.22.

From Kolhapur to Vadnagar

		Rs. As. P.
(A) Gur Rawas 24. Bengali maunds 19 & 16 Seers sold @ Rs.18-0-1.5 per Bengali maund at Kolhapur		331- 5- 6
Market charges at Kolhapur :-		
	Rs. As. P.	
i) Brokerage	6- 0- 9	
ii) Hamali	0-12- 0	
iii) Tolai	0- 8- 0	
iv) Market Cess	0- 1- 3	
v) Toll tax	1- 0- 0	
Total charges payable by seller at Kolhapur		8- 6- 0
Total Sum received by the seller after deduction of the market charges		322-15- 6
<hr/>		
(B) Charges paid by the buyer		
Up to loading in the wagon :-		
i) Gunny & rope/packing @ 6½ annas per Rawa for	9-12- 0	
ii) Sticking & Hamali charges @ one anna per Rawa	1- 8- 0	
iii) Carting charges to Station	1- 0- 0	
iv) Panjarpole @ one anna per cart	0- 5- 9	
v) Hundekari	0- 6- 0	
vi) Hundibatav	0- 4- 0	
vii) Letter charges	0- 8- 0	
viii) Brokerage @ 1-9-0 per cart	5-15- 0	
ix) Cess tax by the Govt.	4- 8- 0	
Total charges incurred up to loading in the wagon		24- 2- 9
<hr/>		
(C) Charges incurred in the movement & at the Vadnagar market :-		
i) Railway freight @ 1-5-6 per Bengali maund	24-11- 9	
ii) Hamali & Tolai @ 9 pies per Rawa	1- 2- 0	
iii) Carting from station to town @ 1½ anna per Rawa	2- 4- 0	
iv) Toll tax @ 3 annas per Rawa	4- 8- 0	
v) Godown rent @ 9 pies per Rawa	1- 2- 0	
vi) Dharmaday @ 6 pies per Rawa	0-12- 0	
vii) Hundekari @ 1½ anna per Rawa	2- 4- 0	
viii) Dalali @ one rupee per 100	4- 4- 0	
ix) Miscellaneous	0- 2- 0	
Total charges at Vadanagar		41- 1- 9
Total charges paid by the buyer up to Vadnagar		65- 4- 6
Gur sold at Vadnagar @ 21-8-0 per Bengali maund		395-13- 0
Total cost at Vadanagar		396-10- 0
Loss		1- 3- 0

TABLE NO.23.

From Kolhapur to Hubli

(A) Gur Rawas 36, 21 Bengali maunds & 11 seers Rs. As. P.

Market charges at Kolhapur :-		Rs. As. P.
i) Brokerage @ 3½ pies		8- 2- 9
ii) Hamali @ 12 annas per cart		1- 2- 0
iii) Tolai @ 8 annas per cart		0-12- 0
iv) Market cess @ 1¼ anna per cart		0- 1- 6
v) Toll		1- 8- 0
Total charges payable by seller		11-10- 3

Gur sold @ Rs.23-9-8.9 per Bengali maund	448-13- 3
--	-----------

Total sum received by the seller after deducting of market charges	437- 3- 0
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(B) Charges incurred by the buyer :-

i) Gunny & stitching rope for packing @ 3½ annas per Rawa	7- 5- 0
ii) Hamali @ 6 annas per cart	0- 9- 0
iii) Carting charges to station @ 5 annas per cart	0- 8- 0
iv) Hundekari	0- 6- 0
v) Railway freight @ 6 annas & 3 pies per Bengali maund	11- 7- 0

At Hubli

i) Carting charges to the town @ 1 rupee per cart	1- 8- 0	
ii) Toll @ one anna per Bengali maund	1-13- 3	
iii) Hundekari at Hubli	1- 6- 0	
iv) Dharmaday @ one anna per 100	0- 4- 3	
v) Hamali	0- 4- 6	
vi) Havala @ one rupee per 100	4- 2- 9	
vii) Brokerage @ 3 pies per rupee	6- 4- 0	
Total charges paid by the buyer		35- 3- 9

Total cost of the buyer at Hubli	484- 1- 0
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Gur sold at Hubli @ Rs.18-12-3.8 per Bengali maund	402- 0- 0
--	-----------

Loss	82- 1- 0
------	----------

(Source : Data collected by us from various merchants)

From the tables it could be seen that in the three typical examples in the marketing of gul as shown by tables No. 20, 21, and 22 the producer's share in the consumer's price was somewhere between 80 and 88 per cent. It meant more than 15 per cent of the share was eaten up by these charges. In the table No.20 where gul was sent to Anand in Gujarat, the producer's share in the consumer's price was nearly 83 per cent. In the second example (table No.21) where gul was exported to Baval in Ahmedabad district, the producer's share came to roughly 83 per cent and in third case it was 83 per cent. In the fourth example (table No.23) where gul was sent to Hubli, actually there was loss for the purchaser.

(2) Groundnut : Kolhapur was an important groundnut market in the Deccan. During the world war II, especially since 1943, the prices, movements, etc. of groundnut, along with other oil-seeds had been subject to many wartime restrictions. Because of the restriction on the movement of groundnut their arrivals in the Kolhapur market had declined considerably. So also because of the stoppage of exports of groundnut from Kolhapur, the activity of Agents, export houses in the Kolhapur market had been cut down very drastically. As a result of this, at the time of our survey and 2 or 3 years previous to it the groundnut market had assumed a purely local character and the main purchaser of groundnut were the local oil mills. In the following we have discussed the groundnut market as it functioned before. These restrictions as also the way it functioned at the time of our survey.

Area under Groundnut in Kolhapur State :

Table No.24

Year	Acreage
1892	27,543
1893-94	60,097
1894-95	60,484
1895-96	52,313
1896-97	38,201
1897-98	18,137
Average of 5 years	45,846
1915-16	61,560
1916-17	52,430
1917-18	48,390
1918-19	45,801
1919-20	40,927
Average of 5 years	49,821
1935-36	59,163
1936-37	45,032
1937-38	75,397
1938-39	77,597
1939-40	83,825
Average of 5 years	68,297
1940-41	84,784
1941-42	96,546
1942-43	1,02,981
1943-44	1,09,410
1944-45	1,02,387
Average of 5 years	99,021

(From "Administrative Reports
of the Kolhapur State.")

The above table shows that the acreage under groundnut in Kolhapur State had increased from nearly 27,000 acres to one lac acres in 1944-45. The increase was nearly fourfold. The increase in acreage under groundnut seed was an all India phenomena as can be seen from the following table.

Table No.25

Acreage under Groundnut
in the Main Producing Areas of India.¹

(In thousand acres)

Acreage 1900-1901 to 1909-1910	575
Acreage 1910-1911 to 1919-1920	1,498
Acreage 1920-1921 to 1929-1930	3,643
Acreage 1930-1931 to 1939-1940	6,898

The main reasons for the rise in acreage were the increasing local demands for oil extraction at home and its high prices in comparison with other commercial crops like cotton. In fact the disparity of prices between these two main cash crops had adverse effect on the acreage under cotton. In recent years the acreage under cotton had diminished all over India due to general policy of "Grow more food" of the Government of India. The same was the case with Kolhapur State as will be evident from the following table.

Table No.26

Acreage under Groundnut and Cotton
in Kolhapur State.

Year	Groundnut	Cotton
1900-1901	10,597	20,193
1938-1939	77,597	40,920
1939-1940	83,825	31,129
1940-1941	84,784	28,616
1941-1942	96,546	33,846
1942-1943	1,02,981	21,643
1943-1944	1,09,410	24,832
1944-1945	1,02,487	11,283

(Source : Kolhapur Administrative Reports)

The Place of Groundnut among other Oilseeds in the State : In comparison with the acreage under groundnut seed, the acreage under other oilseeds like Karadi or Yerandi is almost negligible. The following table is self-

1 : From "The Report of the Marketing of Groundnuts in India and Burma (1947)" p. 4.

explanatory and needs no comment.

Table No.27

Area Under Different Oil-Seeds in Kolhapur State (Proper).

Name	1940-41	1941-42	1942-43	1943-44	1944-45
Groundnut	65,374	78,323	83,444	85,292	77,238
Karadi	2,600	2,243	1,844	1,563	1,303
Yerandi	58	68	144	81	93
Other Oil-Seeds	27,666	4,029	7,465	5,006	3,683
Total	95,698	84,663	92,897	21,942	82,363
Percentage of groundnut to total area under oil seeds	67%	92%	89%	92%	93%

(Source : Kolhapur Administrative Reports)

Distribution of Acreage under Groundnut Seeds in

Kolhapur State : Among the Talukas and Mahals in Kolhapur State proper, Gadhinglaj peta had the biggest area under groundnut seed. It nearly accounted for 25 percent of total area under groundnuts in the State. Hatkanangale and Shirol petas came next in succession. The following table gives the idea of distribution of acreage among petas in Kolhapur State proper in 1944-45.

Table No.28

Distribution of Acreage under Groundnut Seed
in Kolhapur State in 1944-45.

----- Name -----	----- Acreage -----
City Karvir	3,405
Peta Karvir	1,86,160
Peta Hatkanangale	80,000
Peta Gadhinglaj	1,96,321
Peta Shirol	27,024
Peta Bhudargad	82,678
Peta Radhanagari	6,053
Peta Panahala	95,673
Thana Shahuwadi	50,230
Thana Raibag	1,000
Thana Katkol	13,280
-----	-----

(Source : Kolhapur Administrative Reports 1944-45)

The Varieties of Groundnut Seed Grown in the State :

Main two varieties were common in Kolhapur State, Bold Variety, and Lal Bora or Japan. Bold Variety : This type of variety of groundnut seed belonged to trailing type. The Bold variety of groundnut grown in the State was known as "Kolhapur Bold" also. Lal Bora or Japan Variety : This was another type of groundnut which found favour with Kolhapur agriculturist. It was red in colour, small in size and contained high percentage of oil. The oil mills were the common buyers for this type of

groundnut seeds.

The Production of Groundnuts (in shell) in the Main Producing Areas in the Kolhapur State proper : The production of groundnuts in shell was nearly on an average 6 to 7 lac of maunds in the State proper. The average yield of groundnut in the State proper came to nearly 700 to 800 lbs. per acre.

Table No.29

The Production of Groundnuts in shell in the State of Kolhapur proper.

Name	(In Bengali maunds)	
	1943-1944	1944-1945
City Karvir	3,405	{ 2,25,420
Peta Karvir	1,86,160	
Peta Hatkanangale	80,000	1,42,098
Peta Shirol	27,024	25,000
Peta Gadhinglaj	1,96,321	35,460
Peta Bhudargad	82,678	25,000
Peta Radhanagari	6,053	13,325
Peta Panchola	95,673	81,262
Thana Shahuwadi	50,230	55,120
Thana Raibag	10,000	9,784
Thana Katkol	23,280	3,300
	7,50,824	6,45,469

(Source : Kolhapur Administrative Reports)

Season of Marketing : The marketing season in groundnuts depended generally on the type of variety of groundnuts grown.

The peanut i.e. erect variety, and 'Red Natal' generally arrived in the markets a bit earlier than the spreading varieties like 'Bold type'. The following table would illustrate the point.

Table No.30
 Monthly Arrivals of Groundnuts^{in shells} at Markets expressed
 as Percentage of Respective Annual Arrivals.

Month	(A) Madras (2 markets)	(B) Bombay (3 markets)	(C) Hyderabad (3markets)	(D) C.P. (3 markets)
April	1.1	3.2	4.6	2.1
May	1.9	1.9	6.5	2.7
June	6.4	0.9	2.7	1.6
July	6.4	0.4	3.9	0.3
August	9.2	0.7	4.3	0.3
September	5.8	0.3	4.0	2.1
October	4.6	14.5	7.5	45.6
November	14.9	14.5	17.4	21.6
December	26.2	25.7	16.0	8.3
January	15.6	21.0	11.7	7.7
February	5.5	11.3	12.1	4.8
March	2.4	5.6	9.3	2.6

(A) : Cuddalore Co-operative Warehouse, and Raichur Co-operative Warehouse.

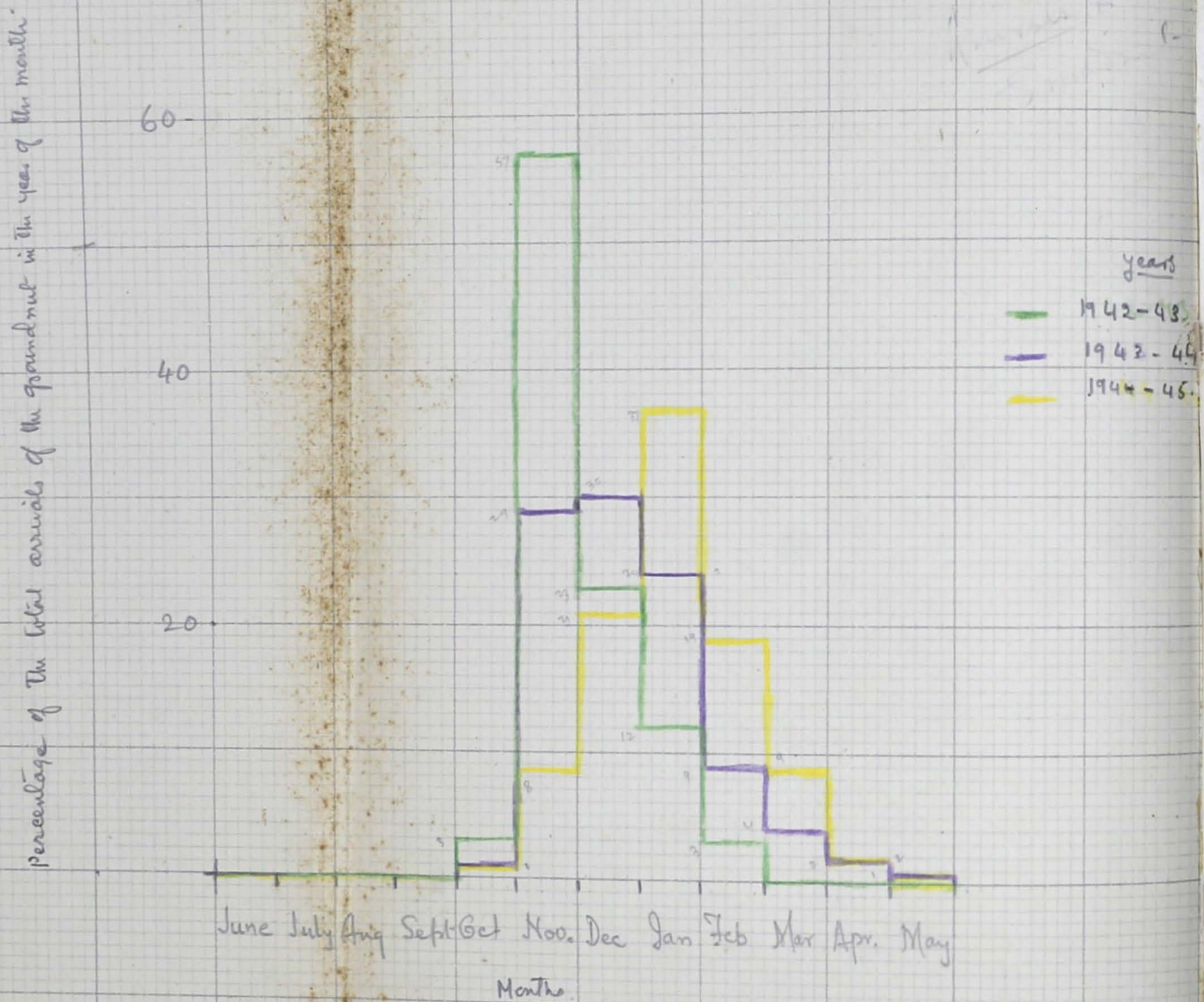
(B) : Kolhapur, Dhulia, and Sangli.

(C) : Latur, Raichur, and Warangal.

(D) : Akola, Khamgaon, and Malkapur.

(Appendix VIII -- From "The Report on the Groundnuts in India and Burma" 1941 edition)

Histogram showing the seasonal variation month by month in the arrivals of groundnut.



It can be seen that in markets like Khandesh where erect varieties were grown, more than 75 per cent of the arrivals were from the month of October to December. In markets further south where spreading varieties were common, arrivals of groundnuts were mostly from the month of December to February.

In Kolhapur where trailing type of groundnut seed was grown, the season commenced from the month of October. It reached its peak either in December or January and then tapered off, and by the end of May, it declined so much that the total arrivals during April and May did not come to more than 3 per cent of the total as can be seen from the following figures of arrivals.

Table No.31
in shells
Monthly Arrivals of Groundnut in Shahupuri Market
as Expressed in Percentage of Their Total
Arrivals.

Arrivals	1942-1943	1943-1944	1944-1945
October	3.9	0.9	0.8
November	57	29.3	8.5
December	22.8	29.5	20.9
January	11.7	24.4	36.8
February	2.9	9.3	19.3
March	0.9	3.8	8.7
April	0.1	1.5	1.2
May		0.5	0.6
June	0.2	-	-

(From : Shahupuri Merchants' Association's Records)

Export : The main export market for Kolhapur groundnut was Bombay. Of the total arrivals of groundnut in the market it was estimated that nearly 50 per cent was exported to Bombay before the world war II.

Utilisation and Demand for Groundnut : The quantity produced as usual was utilised for 3 main purposes, (i) Sowing, (ii) Edible Use, and (iii) Oil Extraction.

(i) For Seed : As pointed out in "The Report on the Marketing of Groundnuts in India and Burma", the producer on an average retained 15 per cent of the produce for sowing purpose. No such figures at Kolhapur could be availed of by us.

(ii) For Edible Use : The habit of eating groundnut kernels and its increasing uses in day-to-day meals were very common in India. It was also a very important item of food on days of fasting. It was estimated that nearly 4 per cent of the total produce is used for edible purpose¹ in the Bombay Province.

(iii) For Oil Extraction : The crushing of groundnut kernels for the manufacture of groundnut oil had rapidly developed in current years. At the time of our survey there were two oil mills which were consuming nearly one lac of maunds of groundnut kernels every year, i.e. nearly 25 per cent of the total arrivals of groundnut in Shahupuri Market. The following table gives the total consumption of groundnut kernels² by the oil mills in pre-war days :

1942	1,22,137 maunds
1943	1,24,535 maunds
1944	1,30,662 maunds
1945	1,08,000 maunds

1 : Report on the Marketing of Groundnuts in India and Burma, p. 57.

2 : From the Returns submitted in the two Oil Mills to us.

Prices : The prices of groundnut varied with different qualities. In Bombay, 5 varieties of kernels were recognised for trade, viz. Khandesh, Khandesh quality, Madras, Karad, and Bold. The prices of these different types of kernels varied according to their oil contents. It was, however, noted that the edible variety often fetched a better price than the kernels having a higher oil content. The average annual prices fetched by different varieties are summarised below :

Table No.32
Average Annual Prices of Different Varieties of
Groundnut Kernels at Bombay,

Year	Khandesh	Khandesh Quality-	Madras	Karad	Bold
1932-33	6- 1- 8	-	5-15-4	-	5-12-0
1933-34	4- 1- 0	-	3-15-5	-	3-14-0
1934-35	4- 7- 5	-	4- 5-3	-	4- 4-0
1935-36	5-14- 8	5-14-1	5-14-2	5-12- 2	5-11-5
1936-37	6- 5- 4	5- 4-5	6- 4-1	6- 5- 9	6- 5-8
1937-38	5- 6- 6	5- 5-8	5- 4-7	5- 2-11	5- 2-5
1938-39	4- 1-10	-	4- 1-6	4- 1- 4	4- 0-2
1939-40	5- 1- 7	-	4-15-6	5- 1-5	4-15-3
1940-41	4- 5- 9	-	4- 5-5	4- 6- 3	4- 5-5

(Report on the Marketing of Groundnut in India & Burma, 1941, p.93)

It can be seen from the above table that the Khandesh variety which had the highest oil content fetched a higher price throughout the years except in 1936-37. In Kolhapur, as already pointed out, the 'Bold' variety was common and as such

it always fetched a comparatively good price as it had good demand from outside for edible use.

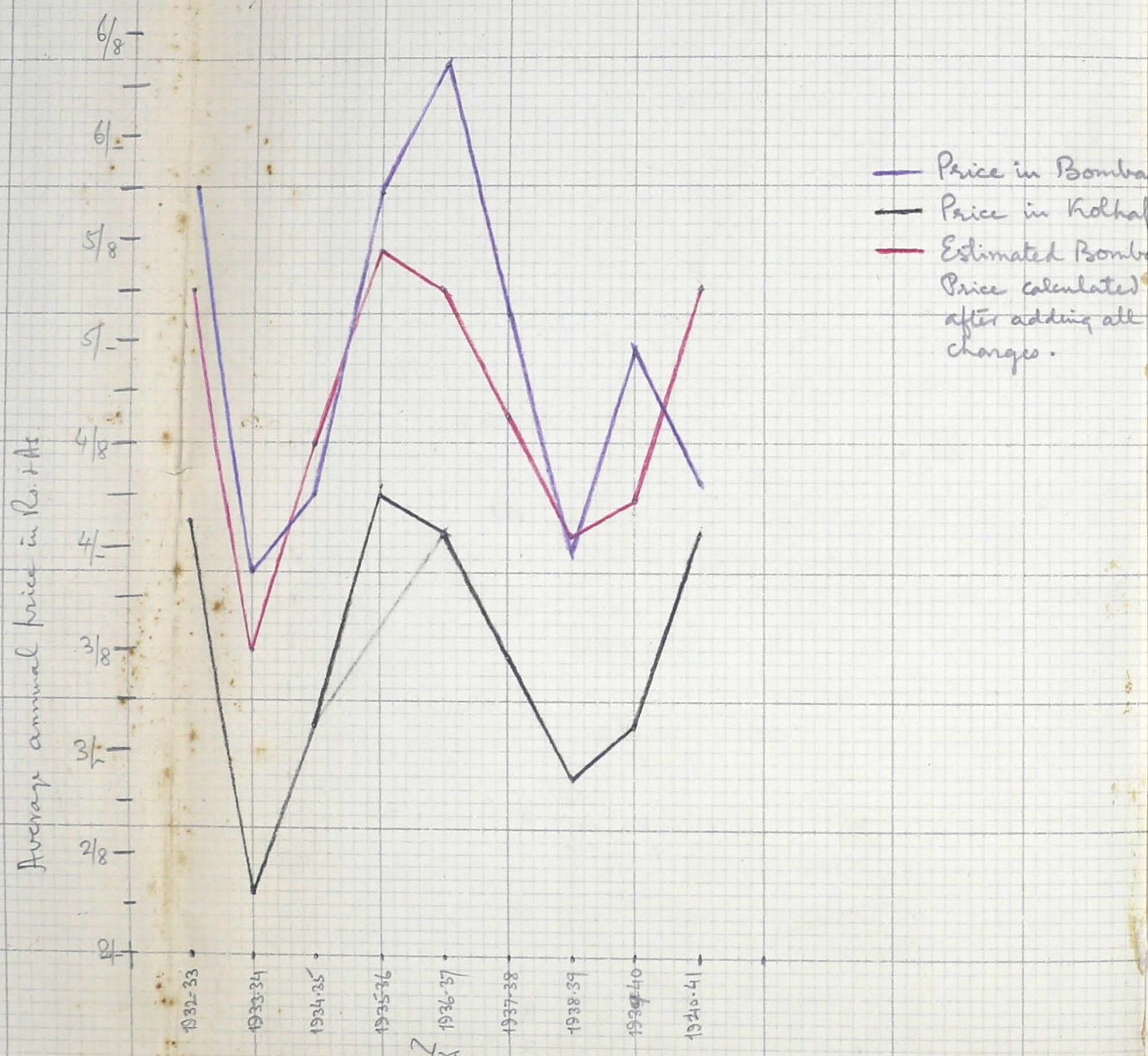
The price of groundnut kernels at any market should generally be determined by the expenses incurred during the preparation of kernels at local decorticators, transport charges which included expenses at station, freight, and other incidental charges like commission etc. The prices of kernels in Kolhapur market generally moved in sympathy with the Bombay prices. However, at times there existed disparity between the prices at Bombay and Kolhapur. This happened because of the local demand from oil mills for crushing when prices of oil rose. Besides this factor, the "futures market" at Sangli also yielded a considerable influence on the Shahupuri market which often outgeared the usual factors. The cost of decortication, transport, and other incidentals, from Kolhapur to Bombay regarding groundnut has been calculated by us from the information received in the course of our investigation and the same is presented below :

Cost of decortication & preparing hand kernels per maund	Rs.0- 6-2
Railway freight from Kolhapur to Bombay	Rs.0-10-5
Other expenditure like brokerage etc.	Rs.0- 2-0

	Rs.1- 2-7

As a rule, therefore, the prices at Kolhapur should be such as to allow the margin of roughly Rs.1-3-0 per maund between Kolhapur and Bombay markets. The following annual average of prices at Bombay and Kolhapur indicated that the margin between Kolhapur and Bombay prices varied between

Graph showing the average annual prices of bold groundnut kernels at Bombay and groundnut in Kolhapur



Rs.0-5-9 to 1-10-9.

Table No.33

The Average Annual Prices of Bold Groundnut Kernels
nuts in shell in
 at Bombay and Kolhapur.

Year	Bombay (Kernels) Rs.	Kolhapur (Nuts in shell) Rs.	The prices that should be at Bombay after adding all the charges Rs.	
1932-33	5-12- 0	4- 1-11	5- 4- 6	(Profit)
1933-34	3-14- 0	2- 5- 8	3- 8- 3	(Profit)
1934-35	4- 4- 0	3- 1- 9	4- 8- 4	(Loss)
1935-36	5-11- 5	4- 4- 8	5- 7- 3	(Profit)
1936-37	6- 5- 8	4- 1- 4	5- 3-11	(Profit)
1937-38	5- 2- 5	3- 7- 8	4-10- 3	(Profit)
1938-39	4- 0- 2	2-14- 8	4- 1- 3	(Loss)
1939-40	4-15- 3	3- 1-11	4- 3- 6	(Profit)
1940-41	4- 5- 5	4- 1- 5	5- 4- 0	(Loss)

The Variation in Prices in Different Markets : The prices of groundnut at different important markets showed a discordant movement. This often was due to different varieties of kernels as already pointed out. The following table indicates the above point clearly :

Table No.34

The Average Annual Prices of Groundnut in Shell at
Three Markets of Bombay Presidency.

Year	Dhulia	Kolhapur	Karad
	Rs.	Rs.	Rs.
1930-31	3-14- 0	3-10- 9	
1931-32	3- 7- 6	3- 7- 0	3- 5- 8
1932-33	4- 3- 0	4- 1-11	3- 8-11
1933-34	2-12- 0	2- 5- 8	2- 1- 9
1934-35	3- 4- 6	3- 1- 9	3- 3- 8
1935-36	4- 4- 1	4- 4- 8	3-13- 1
1936-37	4-10- 5	4- 1- 4	4- 2- 7
1937-38	-	3- 3- 8	3- 3- 5

(Report on the Marketing of Groundnut in
India and Burma, 1941, p.99)

The prices at Dhulia were on an average highest except in the year 1935-36 and average price for Kolhapur Bold was higher than Karad except for the year 1934-35 and 1936-37.

Seasonal Variations : The prices of groundnut in common with other agricultural commodities were subject to considerable seasonal fluctuations. The following statement summarises the seasonal fluctuations in prices in the Kolhapur market :

Histogram showing the seasonal variations month by month in the sales of Groundnut

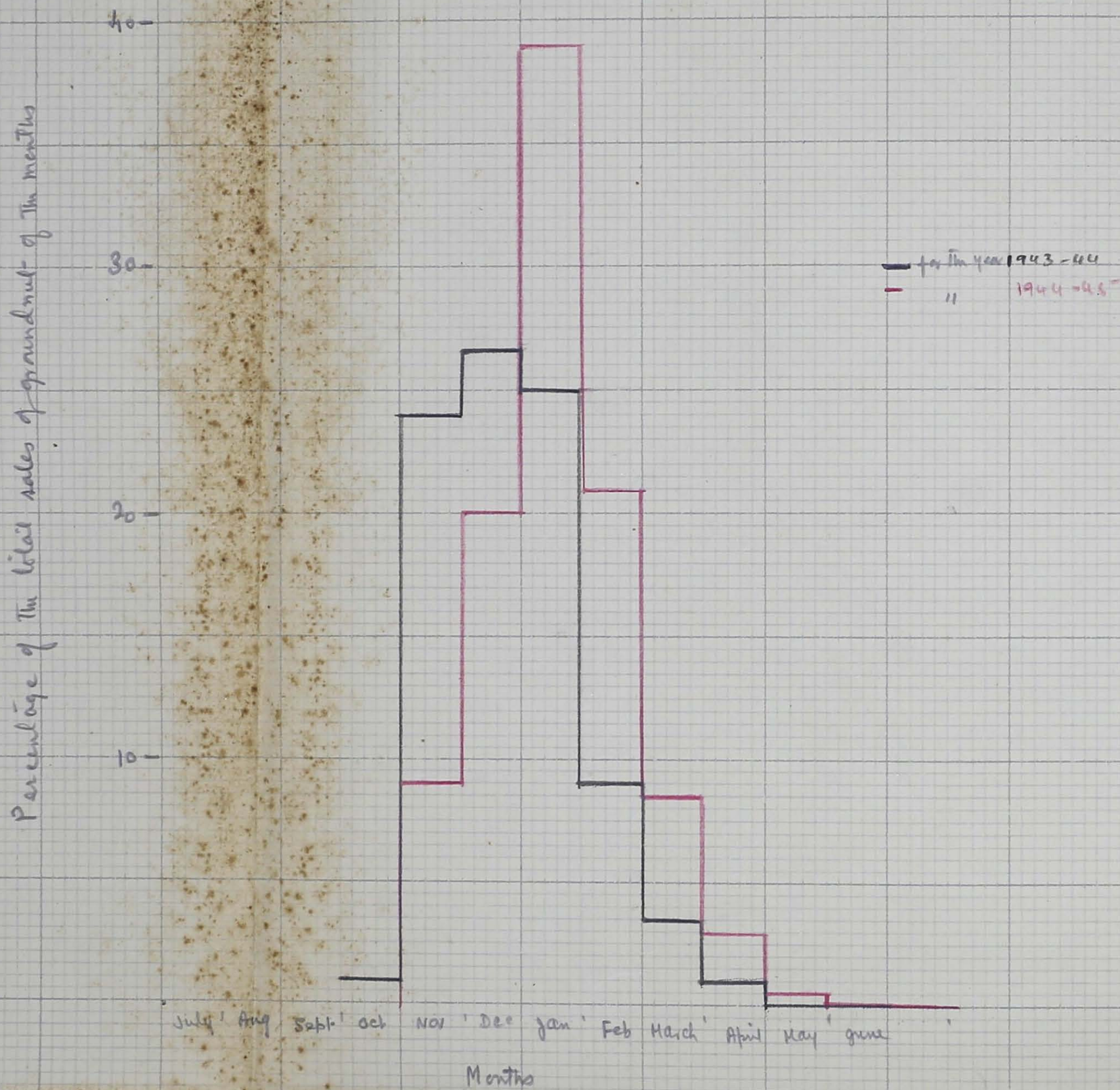


Table No.35

The Average Monthly Arrivals, Sales ^{of groundnut} and Prices Expressed
in Percentage of Their Total Arrivals and Prices Per Maund.

Month	1942-43			1943-44			1944-45		
	Arrivals	Sales	Price	Arrivals	Sales	Price	Arrivals	Sales	Price
Oct.	3.9	-		0.9	1.01	9- 8-10	0.8	0.08	5- 3- 2
Nov.	57	-		29.3	28.1	7-11- 8	8.5	8.9	5- 4- 7
Dec.	22.8	-	5-14- 9	29.5	31.05	7- 7- 0	20.9	20.01	6- 8- 5
Jan.	11.7	-	6- 8- 5	24.4	24.8	8- 4- 3	36.8	39.0	8- 0- 0
Feb.	2.9	-	7- 7- 0	9.3	9.3	8- 1- 9	19.3	18.8	7- 9-10
Mar.	0.9	-	8-10- 4	3.8	3.7	7-12- 1	8.7	8.7	8-14- 2
Apr.	6.8	-	9- 6- 7	1.5	1.2	8- 7-11	3.4	3.02	8-12- 3
May	-			0.5	0.03	8-6- 2	1.05	.6	8-10- 4
June				0.2	0.01	9- 6- 7			

(Source : From Kolhapur Merchants' Association's Records)

From the above table it can be said that the dip in prices was roughly from November to January or February. The prices of groundnuts in October were often better due to the fact that although the main crop arrived at the market in November, the small quantity of fresh nuts were taken to the market in September or October to meet the early demand of the consumer for edible use. From November onwards the pressure of supply brought down the prices with subsequent rise in February and March when there was a dearth of groundnut in the market.

Assembling of Groundnuts : The assembling of groundnut was done mostly by farmers themselves in Kolhapur. In course of our investigation it was gathered that nearly 80 per cent

of the arrivals of groundnut was brought to Kolhapur market by farmers themselves. Generally loans were given to the farmers by commission agents in Shahupuri and these were repaid after the harvesting of the crop. It was, therefore, always binding on the cultivators to sell their crop through these commission agents. The Kolhapur Money Lenders Act of 1947 placed severe restrictions on this business. The merchants were enjoined to keep accounts of loans etc. on the prescribed forms under the Act. In case of default, the reference under the Act was to be to Debt Concillation Board and not to ordinary law courts. Merchants in Shahupuri were reluctant to do business on both these conditions. In most cases interest was charged but in a few cases no interest was charged if the produce was sold through them.

Village Merchants : They played very minor role in Kolhapur State in the process of assembling groundnuts. Few merchants did collect groundnuts only to reap the advantage of ups and downs of price level ruling at Kolhapur market. But on the whole they figured very little in the assembling.

Marketing of Groundnut : Groundnuts generally arrived in the market in carts drawn by two-bullocks which contained on an average 14 to 16 bags. These carts reached the Shahupuri market either in the evening or early in the morning. The coolies or Hamals then removed the bags from the carts and deposited them in front of the Adatya's shop. The Adatyas were those from whom advances had been received on the crop or with whom business connections had been established previously.

Functionaries of the Market : There were number of functionaries in the market, the Adatyas, Dalals, Hamals, etc. We have given a brief account of all these functionaries in the previous section on Gul trade. The same functionaries also dealt in groundnut and repetition of the account is unnecessary here.

Market Charges : When groundnut was taken to market a number of deductions either in cash or kind or both were made from the total proceeds of sales. These charges of course differed in different markets according to their local customs. These charges included octroi, market cess, if any, commission to the Adatya for arranging sales, Hamali, and contribution to local charities according to the custom (Dharmadaya). The following statement gives information regarding these at the time of our survey.

Approximate Cost of Marketing of a Cart containing 16 Bags of 80 lbs. each at the rate of 4 seers a rupee.

i) Commission or brokerage	Rs. 2-8-0 per cart
	of 16 bags
ii) Hamali	Rs. 0-8-0 per cart
iii) Charity Allowance	Rs. 0-1-3 per cart
iv) Deduction by way of Kadala dirt allowance, etc.	Rs. 9-0-3 per cart

	Rs.12-1-6

We give below the approximate cost of marketing in two nereby markets worked out by us for the sake of comparison.

At Sangli :	Dalali	Rs. 3- 0-0
	Hamali	Rs. 0- 5-0
	Charity Allowance	Rs. 0- 5-0
	Bardan Rent	Rs. 1- 0-0
	Deduction by way of Kadala, etc.	Rs.17-12-0

		Rs.22- 6-0

<u>At Gadhinglaj</u> :	Dalali	Rs. 2- 8-0
	Hamali	Rs. 0- 3-0
	Dharmadaya	Rs. 0- 1-0
	Association Fund	Rs. 0- 1-0
	Allowance by way of Kadala, etc.	Rs.11- 0-0

		Rs.13-13-0

From this it was evident that the market charges though high in themselves were comparatively low at Shahupuri market when compared with nearby markets.

Market Practices : In the Kolhapur Market, groundnuts were not displayed in full in the market. The bags were piled one above another and were opened from one corner for the prospective buyer to take out a sample at random. The buyer then examined the nuts, shelled them, examined the kernels for their maturity and moisture content by squeezing or chewing them. All these factors were taken into consideration in offering a price.

Method of Calling Bids : In the Kolhapur market, the bid was for so many seers per rupee, a seer being of 80 tolas. At Sangli the bid was of so many rupees per candy, i.e. 280 seers of 2 lbs.each.

Method of Sales : Dalal auctioned the produce at a particular time of the day when all the intending buyers were assembled. This type of auction was generally carried out in Kolhapur market in 10 to 15 shops every day and the level of the price for the day was determined thus. The Adatyas then sold the remaining lots by direct negotiations with the purchaser around that level.

Weighment, Delivery, and Payment ; When the buyers settled the price, the produce was weighed before the Adatyas shop. The owners of the produce were generally present when the goods were sold. The weighing was either done by the Adatya or his Munim. After weighing the produce was transferred to the buyer's bags. A deduction was made from the produce for dirt as ^{previously} agreed upon ~~before~~. The payment was made by the commission agent to the owner on the same date after deducting his dues and other charges etc. though he himself recovered the payment from the buyer after 4 days.

Practices relating to Sales : There were certain practices relating to sales of groundnut which require special mention. In Kolhapur two bags of groundnut ^{were} ~~was~~ weighed in one balance and following deductions were made from the weight to arrive at the net weight.

- 6 lbs. per pair of bags - an allowance for the weight ~~per~~ of bags.
- 4 lbs. per pair of bags - an allowance for Karata.
- 8 lbs. per pair of bags - an allowance for dirt.
- 4 lbs. per pair of bags - an allowance for labh.
- 4 lbs. per pair of bags - an allowance for moisture or Havasut.

In the case of the dirt allowance, the practice in Kolhapur market was as follows :

For every pair of bags, 2 seers by way of dirt was deducted whether the bags contained dirt or not. Whenever a buyer suspected that the bags contained more than 2 seers of a dirt, he asked the Adatya to pour down the contents of one or

two bags on the ground. The Hamals then rubbed the contents with hands so as to remove the dirt sticking to the pods and then all the dirt was weighed. If it was found less or equal to 2 seers, nothing more was deducted. But if the dirt was more than 2 seers a deduction was made not only for the actual quantity of dirt but actual quantity plus one seer as penalty. The following table will illustrate the procedure for calculation :

Quantity of dirt	Penalty per bag	Deduction
No dirt	No	2 seers
2 seers or less than that	No	2 seers
3 seers	1 seer	4 seers
4 seers	1 seer	5 seers

The weather allowance of 2 seers or 4 lbs. was deducted generally during the first month of the season when the immature nuts came to the market.

Distribution : The main buyers of groundnut in the Kolhapur market consisted of the following :

- i) Local merchant,
- ii) Oil Mills,
- iii) Representative of Bombay merchants,
- iv) Indian Export Houses, and
- v) Foreign Export Houses.

Local Merchants : The local merchants purchased groundnut to sell them again to local ^{nic}ghans or local retail dealers or hawkers. They accounted for a very small proportion of the total groundnut in the market.

Adatyas : Adatyas or commission agents bought groundnut either in their own account or on behalf of clients. When the adatyas bought on their own account, they waited for an opportunity to resell it to Bombay merchants or local oil mills at higher prices. Many merchants bought the groundnut to decorticate it and to sell the kernels to Bombay firms.

Oil Mills : The two oil mills in the city were important consumers of groundnut. Their consumption during 1942-46 was as follows :

Year	Quantity	Percentage of total arrivals in the market
1942	1,22,137 maunds	38%
1943	1,24,535 maunds	44%
1944	1,30,662 maunds	57%
1945	1,08,000 maunds	70%
1946	90,032 maunds	92%

The oil mills consumed about 25 to 30 per cent of the total arrivals of groundnut in the market before the restrictions on groundnut movements, prices, etc. were imposed. Export of groundnut from Kolhapur was prohibited in 1943 and since then the oil mills have been consuming on increasing proportion of the shrinking arrivals. In effect the oil mills were, at the time of our survey, the main and probably the only big buyer in the Kolhapur market.

Representatives of Bombay Merchants : There were certain firms in Bombay who sent their own representatives to Kolhapur to stay there during the season. They generally put up with Adatya and made purchases through them on behalf of their principal on commission basis which varied from 2 to 3 per cent of the purchase.

Export Houses and Their Purchases : There were foreign firms like Rally Brothers or Messrs Louis Dreyfus & Co., Indian firms like Kilachand Devchand who generally sent their own representatives to the Kolhapur market at the beginning of the season. Sometimes they appointed commission agents at Kolhapur to work on their behalf, to do their purchases on commission basis. The Adatyas thus appointed were given from time to time 'price limit' within which they were supposed to make purchases. Merchants engaged in such purchases informed us that they used to consume in pre-war more than $\frac{1}{4}$ of the total arrivals of the groundnuts in the Kolhapur market.

Method of Purchases : The foreign and indigenous firms outside Kolhapur, who made purchases there mainly for export overseas, did the business along certain well established conventions. Three of these were important, namely (i) Firm offer (ii) Agency pass and (iii) Bombay Pass. Under the (i) the export agencies offered to buy specified quantities of groundnuts within certain price limits. Such an offer remained open for twenty four hours. The (ii) and (iii) have been described as follows by the Report on the Marketing of groundnuts in India and Burma (1941).

"The prices offered by exporter agencies are based on specified amount of dirt, damaged seeds, etc. and are subject to fixed scales of allowance but they vary depending on whether the price offered is on "Agency pass" or "Port Pass" basis. In the former, the sampling of goods is done at the agency and payment made on the basis of the sample. In the latter case, the sellers consign the goods to the agreed port and the sampling is done when the consignment reaches the port and the payment is made on the basis of the analysis of the sample drawn at the port."¹

1 : The Report on the Marketing of Groundnuts in India and Burma (1941). p.100.

in the machine, skinned kernels, broken split kernels and impurities are removed by picking."

The kernels were prepared to different counts. They were 32/34, 38/40, 40/42, and 55/58, Kernels per ounce. But the count of 38/40, 40/42 per ounce were very common. The kernels with count of 55/58 was meant for limited market only.

The cost of preparing hand picked selected kernels at Kolhapur was estimated to be Rs.0-14-0 per bag of 2½ maunds. Now the cost had gone up to as high as 10 to 11 rupees per bag of 2 to 2½ maunds.

The Kolhapur Agricultural Produce Marketing Act 1945 --
Its Working : The market was allowed to go into its own way by the Kolhapur government and no restrictions or controls were imposed by it for regulating the prevailing market practices, etc. The need for regulating the market in some districts was first stated by the Trade Inquiry Committee appointed in 1938 by the Kolhapur government under the chairmanship of R.B. Dr. P.C.Patil. The Committee recommended that the market should be regulated and ap periodic inspections of weights and measures instituted. A beginning of the implementation of these recommendations was made in 1941 when the Bombay weights and measures Act 1932 was made applicable to Kolhapur State. A Chief Inspector and two Assistant Inspectors were appointed under the Act and a regular inspection was instituted as from the year 1942-43. In 1945 the Bombay Agricultural Produce Marketing Act was made applicable to the Kolhapur Gul and Groundnut Market.

Under the provisions of the Act, a marketing committee consisting of 11 members, 4 representatives of agriculturists, 4 of local traders, 2 of the Kolhapur Municipal Borough, and 1 nominated by Government was appointed on 25th October 1945. The regulation of the Shahupuri market in this manner was bitterly opposed by the merchants there. They did not co-operate with the marketing committee. After a series of negotiations between the merchants and the government representatives a compromise was arrived at on 22nd February 1946. As per the understanding arrived at the membership of the marketing committee was increased to a total of 15 comprising 7 representatives each of agriculturists and merchants and 1 nominee of the Kolhapur Municipal Borough. During the first year the licence fees were fixed at the following nominal amounts : Dalal and Kharadidar Re.1; Cartmen As.8; Hamals or Coolies As 4. Subsequently the marketing committee began to function and slowly established itself. In 1946-47 season the committee began to regulate market with some visible effects. At the time when our survey ended (February 1947) regulations had been imposed and ^{were} ~~was~~ being pushed on vigorously by the marketing committee.

Under the provision of the Kolhapur Agricultural Produce Act 1945 the Shahupuri gul and groundnut market area was declared as the market yard and the area within the Kolhapur Municipal Borough limit as the "Market Proper". All transactions in gul and groundnut outside the market yard were declared illegal. All the functionaries in the market were obliged to take out a licence. From the second year the annual licence

fees of various functionaries were fixed. These together with the total number of functionaries in 1946-47 is set out in the following statement :

Functionaries	Licence Fee	Total Number
1. Dalal No.1	Rs.100	} 346 (Classification based on total turnover)
2. Dalal No.2	Rs. 50	
3. Dalal No.3	Rs. 25	
4. Kharedidar No.1	Rs.100	
5. Kharedidar No.2	Rs. 50	
6. Kharedidar No.3	Rs. 25	
7. Weighman	Rs. 10	91
8. Cartman	Rs. 4	22
9. Hamals	Rs. 2	300
10. Motor Truck Owners	Rs. 20	6
11. Retailers in the market yard and market proper	Rs. 2	559

The first major change and improvement brought about by the Marketing Committee under the provision of the Marketing Act (1945) was the creation of a separate class of licenced weighmen or Mapadis. Weighing till then used to be done by the Dalals or their Munims and there was much room for mischief on their part to the detriment of the agriculturists' interest. The Marketing Committee created a separate class of weighmen, gave them independent status and fixed their charges at 8 annas per cart weighed. No licenced weighman

was allowed to serve elsewhere. There was a great shortage of weighmen when this change was introduced. As noted above there were only 91 weighmen in 1946-47. To remove this shortage the Marketing Committee started a training course for training weighmen and as a result in 1947-48 the total number had increased to 126.

Besides this the Marketing Committee prohibited all deductions from sale proceeds on account of Dharmadaya, charity soot, etc. that used to be made before. The adatyas or Dalals commission was fixed at 3 pies per rupee. Weighing charges were fixed at 8 annas per cart of gul or groundnut and hamali or coolie charges at 6 pies per carrying one lump of gul or one bag of groundnut. A market cess was imposed at the rate of one and a quarter anna per one gul cart and one pie per one bag of groundnut. The Dalal or Kharedidar was to collect this cess on behalf of the Committee. He was also to make ~~xx~~ out three copies of bills of sales of each single transaction stating his commission, weighing charges and hamali, give one copy to the producer and another copy to the Marketing Committee. The advances given by the Dalal and Kharedidars to producers were to be now recorded in a pass book of prescribed forms recommended by the Marketing Committee. These pass books were to be scrutinised by the Marketing Committee.

The Marketing Committee appointed a sub-committee to arbitrate in disputes arising between producers and Dalals.

As already noted when our survey was completed the regulations of the Shahupuri Market had been just under way but by no means complete. It is not even complete by at the time of writing (1950). In what follows we have described the market as it functioned in and before 1945. The changes and reforms brought about by the Marketing Committee have been recorded, however, at appropriate places.

(iii) Retail Trade :

We now present information regarding retail trade in Kolhapur city. The aim is to present all the data bearing on retail trade in the past as also to present data collected by us on that background. For this we carried out a survey of a sample of retail shops in the city with the aid of questionnaire closely resembling the one used in Poona survey. The work was carried out by the junior investigators of the office. A 15 to 20 percent sample, well distributed over the different wards of the city was selected for this survey from the original data provided by the Census of Establishments. Generally speaking the retailers, excepting the small ones displayed great unwillingness to give information to our investigators particularly in regard to turnover and profits, etc. Our investigators with only a few exceptions, had no access to account books etc. where they existed. The general tendency of the merchants was to undertake ^{sales} the total turnover, as well as the profits. In certain instances there were flat refusals to supply information on certain points. Fortunately these were not numerous as can be seen in the account that follows; ^{and} where they have been specially mentioned at the proper places. We tried our best to ^{allay} the fears of the merchants. (It is interesting to note here that the merchants were expecting the imposition of sales tax in the near future. They were not worried about the tax as such which they could shift on to the consumers but about the maintenance of accounts in the prescribed form for inspection by sales tax inspectors. Such accounts were bound to disclose the total volume of turnover in a shop

and also indirectly the total earnings and incomes of the shop owners which could not then escape the income tax authority. As a result the figures of turnover and profits in the following are underestimated.) Information on other points is, however, fairly reliable.

(1) Grocers' Shops (Kirana) :

Graham stated that there were 200 'petty dealers' in grocery.¹ Dr. Bal Krishna's survey in 1926 recorded 176 grocers' shops in the city (some of them sold cigarettes and bidis also) and a total of 167 employees were engaged in them. Of these 57 were owned by Marathas, 36 by Jains, 26 each by Lingayats and Mohammedans, 8 by Brahmins, 6 by Vaishyas and 17 by members of some other castes. Out of 176 shops, 167 were pure retailers, 9 doing both wholesale and retail business. (32 shops had their own buildings and the remaining 144 were situated in rented premises. The owners of 156 shops were residents of Kolhapur State proper. 7 were outsiders of which 2 came from Southern Maratha States, 3 from Satara, 2 from Konkan and the remaining ones from some other places. The average working hours in these shops were 14 ^{hours a} per day.) The majority of the shops, numbering 119 were started between 1921-26, 35 between 1910-20, 13 between 1901-10, and 5 between 1886-1900. The remaining 4 were hereditary concerns.²

According to our Census of Establishments there were in

1 : Graham. Op.Cit., p.118.

2 : Dr. Bal Krishna, Op.Cit., 1928, appendix I, II, III, & IV. pp. 4, 29, and 55.

all 308 shops of grocers in the city and total of 585 persons were engaged in them. Of these 90 were in C ward, 61 in E ward, 57 in A ward, 54 in D ward, and 46 in B ward. In 173 shops no outsider worker was engaged. 97 shops engaged between 2 to 3 persons each, 32 between 4 to 7 each, 5 between 7 to 10 each and the remaining one engaging 13. Out sample comprised of 56 shops. They were divided into 3 categories, (i) 45 shops engaged in Kirana business only, (ii) 6 shops selling stationery besides Kirana. and (iii) 5 shops selling pan bidi along with Kirana.

(I) For convenience of treatment the first group dealing in grocery only was again divided into 5 groups according to the stock on hand. The first group consisted of 23 shops that had a stock on hand worth between Rs.50 to Rs.500 each. In the second group 3 shops with a stock worth between Rs.500 and Rs.1,000 each were included. The 11 shops in the third group had a stock on hand worth between Rs.1,000 to Rs.2,000 each. There were 3 shops in the fourth group with a stock on hand worth between Rs.2,000 to 5,000 each. The fifth group of 5 shops had each a stock worth more than Rs.5,000/-.

(a) Of the 23 shops in the first group, 9 were in E ward, 4 each in A and B wards, and 3 each in C and D wards. Of these 9 were owned by Marathas, 6 by Jains, 3 by Lingayats, 2 by Brahmins and one each by a Muhammedan, a Shimpi, and a Gujarati. The oldest shop in this group had been started in 1900 and was owned by a Maratha. The business standing of 4 other shops was between 10 to 25 years, of another 4 between

5 to 10 years and of the remaining 14 between 1 to 5 years.

The goods sold in these shops were usually bought from the local wholesale merchants. Only two of the shops in the sample bought goods directly from Bombay, The goods were bought from wholesalers on both credit and cash basis. If the goods were purchased on personal credit, the payment had to be made within one month. If this period was exceeded, interest at the rate of \approx 9 percent per annum was charged. Of the 23 shops in the sample, 7 bought goods on cash payment and remaining ones on both cash and credit basis.

The annual turnover in 5 shops was between Rs.500 and Rs.1,000 each; in 9 between Rs.1,000 and Rs.2,000 each, in 6 between Rs.2,000 and Rs.5,000 each and in other 2 Rs.6,000 each. The annual turnover in the case of remaining shop owned by a Maratha was worth Rs.18,000.

The initial capital in 3 shops varied between Rs.50 and Rs.1000 each, in 5 between Rs.100 and Rs.300 each, in 11 between Rs.300 and Rs.500 each, in 3 between Rs.500 and Rs.1,000 each and in the remaining one more than Rs.1,000/-.

In all the shops in the first group, a total of 33 persons were engaged. Of these 31 were owners and 2 servants one each in 2 shops. The monthly salary of one of the servants was Rs.12. The other servant was provided with free boarding and lodging and was paid Rs.3 per month. The daily hours of work varied between 8 and 14.

As many as 10 shops had ~~in~~ an area of 1 Khan each, 10

others of 2 Khans each, and 3 of 3 Khans each. The annual expenditure on account of rent, lighting etc. ranged from Re.1 to Rs.50 each in 10 shops, from Rs.50 to Rs.100 each in 6 shops, and from Rs.100 to Rs.300 each in the remaining 7.

In the rainy season demand was slack. Business was brisk in summer.

(b) Of the 3 shops in the second group, 2 were in D ward, and one in B ward. They were owned by a Lingayat, a Jain, and a Brahmin each. The business standing of all the 3 shops was less than 6 years. The commodities sold in these shops were purchased in the same manner as that in the case of the shops in the first group.

The annual turnover of 3 shops was worth Rs.5,000, 4,000 and 1,200 respectively. In all the 3 shops in this group, no outside persons were working. The hours of work varied between 11 and 13 per day.

The annual expenditure on rent and lighting came to Rs. 68, Rs.204, and Rs.384 respectively. All the shops were situated in rented premises occupying an area of between 1 and 3 Khans each.

(c) Of the 11 shops in the third group 6 were in C ward, 2 in A ward and one each in B, D, and E wards. Of these 6 were owned by Jains, 3 by Marathas and one each by a Brahmin, and a Vaishya. Two shops having a business standing of 25 years were owned by a Jain and a Brahmin respectively. The business standing of 3 shops was between 10 and 20 years each, of 3

between 5 and 10 years each and of the remaining it was less than 5 years each.

As in (a) and (b) groups described above, the goods sold were bought from wholesale dealers in the city. One shop had a godown with an area of 5 Khans. Two shops stated that if they paid ^{cash} to the wholesalers, they were allowed a discount of 5 to 6 per cent.

The annual turnover was worth between Rs.3,000 and Rs. 5,000 each in 4 shops, between Rs.5,000 and Rs.10,000 each in 4 others and between Rs.10,000 and Rs.20,000 each in the remaining 3.

The yearly expenses on account of rent and lighting in 2 shops varied between Rs.50 and Rs.100 each, in 7 between Rs. 100 and Rs.300 each and in the remaining 2 between Rs.300 and Rs.500 each.

In all the shops in the sample a total of 22 persons were engaged. Of these 14 were owners, 7 servants and one clerk. The clerk was paid a salary of Rs.28 per month. The monthly salaries of 3 servants ranged from Rs.25 to Rs.35 and of 2 from Rs.10 to Rs.20. The remaining one was paid Rs.7 per month. The hours of work varied between 9 and 14 per day.

Nine shops, in this group were started with an initial capital of between Rs.500 and Rs.1,000 each. The initial capital of the 2 remaining shops was Rs.1,500 and Rs.7,000 respectively.

(d) The fourth group consisted of 3 shops of which 2 were situated in ward E and one in ward D. Two of the shops having a business standing of about 5 years, were owned by Brahmins. The remaining shop had been started recently. The annual turnover of 3 shops was between Rs.20,000 and Rs.25,000 each and the initial capital was between Rs.2,000 and Rs.6,000 in the remaining.

In all the shops in the sample a total of 10 persons were engaged. Of these 5 were owners and 5 servants. The monthly salaries of these servants ranged from Rs.15 to Rs.25 each. The yearly ^{expenses} ~~expenditure~~ on account of rent and lighting etc. were Rs.900, Rs.375 and Rs.268 respectively in the 3 shops. Two of the shops had an area of 2 Khans each one of 4 Khans each.

(e) Only 3 shops belonged to the last group. The two oldest shops in this group, having a business standing of between 25 to 46 years each were owned by Jains. The third was owned by a Mohammedan and had been started 2 years previous to our survey. The annual turnover in 3 of the shops was worth Rs.60,000, Rs.40,000 and Rs.15,000 respectively and the initial capital in 3 of them was valued at Rs.9,000, Rs.4,000, and Rs.3,000 respectively.

In all the 3 shops, a total of 16 persons were engaged and out of these 6 were owners, one clerk, and 9 servants. The clerk was paid Rs.37-8-0 per month including dearness allowance of Rs.12-8-0. Of the remaining servants, the salaries of 5 ranged from Rs.20 to Rs.30 each and of 2 others, from Rs.30 to

Rs.50 each. One servant was paid Rs.5 per month. He was employed for one hour in the morning for dusting and cleaning of the shop.

The monthly expenses on account of rent and lighting etc. amounted to Rs.996, Rs.672, and Rs.30 respectively in the 3 shops. Two shops had a godown each.

(II) In some of the shops along with Kirana, stationery was also kept for sale. Stationery formed 30 to 40 per cent of the total stock in the shop. Our sample consisted of 6 such shops of these 3 were in C ward, 2 in A ward, and one in D ward. 3 of these belonged to Jains and one each to a Maratha, a Lingayat and a Brahmin. The business standing of 2 shops in the sample was 12 and 6 years respectively. The remaining ones were started 3 years before our survey.

The initial capital of 3 of the shops was between Rs. 1,500 and Rs.3,000 each and that of remaining ^{between} 3 Rs.5,000 and ^{to} Rs.15,000 ~~respectively~~. The annual turnover ~~in this case~~ of 2 shops in the sample varied between Rs.5,000 and Rs.10,000 each, and in 3 between Rs.10,000 and Rs.20,000 each. It was Rs.30,000 in the remaining shop which was owned ~~by~~ by a Jain.

In all the shops in the sample, a total of 23 persons were engaged. Of these 9 were owners, 7 members of the owners' families, 2 clerks and 5 servants. 2 shops in the sample engaged one clerk each. The salary of one clerk was Rs.65 per month. The other clerk was employed part-time. He came once a week and wrote the accounts for which he was paid Rs.5

per month. 3 shops employed 5 servants, 2 each in 2 shops and 1 in the ^{sixth} ~~third~~. Their salaries ranged from Rs.25 to Rs.30 per month. The expenses on account of rent and lighting etc. came to between Rs.100 and Rs.400 each, in case of 4 shops. It was Rs.430 and Rs.1,120 respectively in the remaining 2 shops.

(III) Kirana, Pan Bidi Shops : There were few Kirana shops in which along with Kirana, Pan, Bidi, Cigarettes were also sold. Our sample consisted of 5 such shops and of these 2 each were in C and D wards and one in A ward. ~~These~~ shops were owned by Marathas and 2 by Jains. Three shops had a business standing of less than 3 years and 2 of more than 5 years.

The yearly turnover of 4 shops in the sample varied between Rs.5,000 and Rs.10,000 each. It was Rs.1,300 only in the remaining one. The initial capital in 3 shops was between Rs.200 and Rs.750 each and in 2 between Rs.500 and Rs.2,500 each.

The commodities sold in these shops were purchased locally on both cash and credit terms. When goods were bought on credit basis the payment had to be made within 15 to 20 days. Generally no interest was charged even if the payment was delayed. Generally payments were made within 3 to 4 weeks of the purchases. Pan bidi and tobacco, etc. formed 30 per cent of the total stock of commodities sold in these shops.

The total numbers of persons engaged in all these shops was 10. Of these 7 were owners, one clerk and 2 servants. The

clerk was paid Rs.7 per month for writing up accounts which he did once a week. The monthly salaries of 2 ^Servants were Rs.10 and Rs.25 respectively. The hours of work varied from ~~₹~~ 10 to 15 per day. The expenses on account of rent and lighting varied from Rs.48 to Rs.100 in 3 shops. They were Rs.174 and Rs.288 respectively in the remaining 2 shops.

Business was more brisk in summer than in the rainy season. The sales also shot up when there were such religious festivals like Diwali, Ramzan, Dasara, etc.

(2) Grain and Pulse Dealers : According to Graham, there were 104 shops of "Banias" (the dealers in grain), and 159 people were engaged in them.¹

Dr.Bal Krishna's survey of 1926 recorded in all 100 grain and pulse dealers in the city in 1926, and in them were engaged 71 'employees'. Of these 32 shops were owned by Marathas, 24 by Jains, 16 by Lingayats, 10 by Mohammedans, 9 by Brahmins, 3 each by Shimpis & Vaishyas, and 3 by the members of some other castes. 14 did both wholesale and retail business. Out of 100 shops, 70 were situated in rented premises and 30 in their own buildings. The average working hours were 13 per day. 44 of the shops were started between 1921-26, 23 between 1910-20, 7 between 1901-10, and one between 1886-1900. The remaining were hereditary concerns.²

1 : Graham. Op.Cit., p.119.

2 : Dr.Bal Krishna. Op.Cit., pp. 4, 29, 34, 43, 47, 51, and 53.

According to our Census of Establishments there were 52 dealers in grain and pulse and a total of 84 persons were engaged in them. Of these 44 were in C ward, 6 in E ward, and one each in A and D wards. There were 15 concerns which employed between 4 to 7 persons each and 17 between 2 to 3 each. 20 of the concerns were managed by the owners themselves.

Our sample consisted of 10 such shops. Of these 9 were in C ward, and one in A ward. 6 of these were owned by Marathas, 3 by Lingayats, and one by a Jain. The business standing of 6 of the shops in the sample was between 1 to 5 years each, of 2 between 10 to 20 years each, and of the remaining 2, owned by Marathas 25 years each.

At the time of our survey rigid food controls were in operation and the sale or purchase of foodgrains and their movement was strictly controlled as foodgrains were rationed.

The initial capital investment in case of 8 shops amounted to between Rs.500 and Rs.2,000 each and in the remaining 2 it was Rs.4,000 and Rs.6,000 respectively.

The annual turnover of 2 shops was valued at between Rs.1,500 and Rs.5,000 each and of 6 others at between Rs.5,000 and Rs.10,000 each. The turnover of the remaining 2 shops amounted to Rs.15,000 and Rs.18,000 respectively. The stock on hand in two shops was worth between Rs.300 and Rs.500 each, in 3 between Rs.500 and Rs.1,000 each, in two between Rs.1,000 and Rs.2,000 each and in the remaining 3 between Rs.2,000 and Rs.3,500.

Two of the shops in the sample had godown arrangements. The rents for the godown came to Rs.60 and Rs.70^{per year} respectively. The total annual expenses on account of rent and lighting in case of 3 shops was less than Rs.100, in 5 between Rs.100 and Rs.200 each, and in the remaining 2 between Rs.200 and Rs.300 each.

In all the shops in the sample 26 persons were engaged. Of these 10 were owners, 11 members of owners' families, one clerk and 4 servants. The clerk was paid Rs.20 per month. Of the 4 servants, the monthly salaries of 3 ranged from Rs.14 to Rs.20. The remaining servant was provided with free lodging and boarding and was paid Rs.2 per month. The hours of work varied from 7 to 14 per day.

There was no marked seasonality in this trade.

(3) Parched Rice and Grain Sellers : Dr.Bal Krishna's Survey of 1926 recorded 8 parched rice and grain sellers in the city and 8 'employees' were engaged in them. Of these 5 belonged to Marathas, and 3 to Jain communities⁴. The average working hours were 11½ per day. ^{Six} ~~Eight~~ shops had been started between 1921-26, one between 1910-20, and the remaining between 1901-10.¹

According to our Census of Establishments there were 27 parched rice and grain sellers and a total of 49 persons were engaged in them. Of these 10 were in C ward, 9 in B ward,

1 : Dr.Bal Krishna, Op.Cit., pp. 6, 30, 44, 48, 52, and 56.

5 in D ward, 2 in A ward, and one in E ward. Our sample consisted of 6 shops, 3 in B ward, 2 in C ward, and one in D ward. The owners of 5 shops were Vaishya by caste, and ~~that~~ ~~of~~ the remaining was a Jain. Two of the shops owned by a- Vaishyas were hereditary concerns. Another had a standing of about 20 years ^{and} the business standing of the remaining 3 was less than 5 years.

All the shops in the sample sold parched rice and grain and parched and salted groundnuts. The goods were bought locally from the wholesale merchants on cash payment.

The initial capital in all the shops did not exceed Rs.125 each. The annual turnover was valued at between Rs.800 and Rs.5,000 each in 4 shops. It was Rs.8,000 to Rs.9,000 respectively in the remaining 2. The stock on hand was worth between Rs.10 and Rs.60 each in case of 4 shops and was worth Rs.900 and Rs.1,000 respectively in the remaining 2.

In the shops in the sample a total of 18 persons were engaged. Of these 6 were owners, 10 members of owners' families and 2 servants. The monthly salaries of the 2 servants were Rs.20 and Rs.12 respectively. They were also provided with free lodging and boarding. The hours of work varied between 10 and 16 per day. The annual expenses on account of rent and lighting, etc. were between Rs.80 and Rs.150 each in all the shops. Business was slack during the rains.

(4) Dealers of Gold and Silver Ornaments : Graham recorded that there were 20 shops of shroffs in the city and in all 150

persons were engaged in them.¹ Dr. Bal Krishna's Survey of 1926 revealed that there were 62 shroffs or dealers in gold *and* silver ornaments and jewels, and a total of 215 'employees' were engaged in them. (Dr. Bal Krishna stated that some of them were Sowkars, Hundi dealers and money lenders.) Of these 62 shroffs, 22 were Sonars, 14 Marwaris, 13 Brahmins, 4 ^{Marathas} Jains, and 3 Shimpis, ^{Gains} and Viashyas each. Two shops only engaged in wholesale business and 48 in retail business. The remaining shops were both wholesale and retail. 50 shops were proprietary concerns and 12 were partnerships. Out of 62 shops, 33 were started between 1921-26, 29 between 1910-20, ²² between 1901-10 and 13 between 1886-1900, ^{and} Of the remaining 6 were hereditary. The average working hours in all the shops were 13½ per day.²

Our Census of Establishments recorded in all 108 dealers in gold and silver ornaments and 407 persons were engaged in them. Of these 59 were in C ward, 46 in B ward and 3 in A ward. Fourteen were one man concerns, 48 engaged between 2 or 3 persons each, 35 between 4 and 7 persons each and 7 between 7 and 10 persons each and 2 more than 10 persons each. Our sample consisted of 21 shops. Of these 13 were in C ward, ^{7 in B ward} and 1 in A ward. Six were owned by Marathas, 4 each by Brahmins and Sonars, 2 each by Marwaris and Jains and one each by a Vaishya, a Shimpi and an Otari.

1 : Graham. Op.Cit., p.119.

2 : Dr. Bal Krishna. Op.Cit., pp. 4, 29, 34, 43, 47, 51, and 55.

All the shops in the sample dealt in gold, silver ornaments, silver wares, jewels, etc. They also bought and sold gold and silver chips. Many shops made gold and silver ornaments either to order or for stocking. Some shop owners were found to be moneylenders advancing money against the security of gold and silver ornaments. The business standing of 7 shops in the sample was less than one year each, of 6 between 1 and 10 years, each, of 2 between 10 and 22 years each and of the remaining 6 between 30 and 40 years each.

The initial capital investment varied between Rs. 1,000 and Rs. 5,000 each in case of 8 shops, and between Rs. 5,000 and Rs. 10,000 each in 8 others. The initial capital investments in 2 of the remaining shops, ^{owned by Jains} was Rs. 20,000 each, and it was Rs. 25,000 each in the case of the remaining ^{two of which} 3 shops, ~~The first two shops were owned by Jains. Of the later two one was~~ ^{were} owned by a Marwadi, and the other by a Brahmin .

The stock on hand in case of 5 shops was worth between Rs. 1,000 and Rs. 5,000 each, in 6 between Rs. 5,000 and Rs. 10,000 each, in 7 between Rs. 10,000 and Rs. 20,000 each, and between Rs. 25,000 and Rs. 40,000 each in the remaining 2. ~~In~~ The value of the yearly gross takings ranged from Rs. 4,000 to Rs. 15,000 each in 6 shops, from Rs. 15,000 to Rs. 30,000 each in 7, from Rs. 30,000 to Rs. 60,000 in 5. Of the remaining 3, 2 had a ^{respectively} yearly turnover of Rs. 100,000 ~~each~~ and of Rs. 200,000 ~~one~~. In this trade sales on credit basis were very common. As much as 15 to 20 percent of the total sales were made on credit.

In all the shops in this sample, a total of 62 persons were engaged. Of these 33 were owners, 15 clerks and 14 servants. Of the 15 clerks, the monthly salaries of 6 ranged from Rs. 15 to Rs. 30 each and of 9 from Rs. 30 to Rs. 60 each. They wrote the daily accounts and prepared the profit and loss^{statement} and balance sheet at the end of the year. Among the 14 servants, there were 2 coolies engaged by 2 shops for an hour or so every day. They came early in the morning, dusted and cleaned the shops and they were paid Rs. 2 each per month. The monthly salaries of 8 servants varied from Rs. 10 and Rs. 20 each, and of 3 between Rs. 20 and Rs. 50 each. One of the servants was provided with boarding and lodging and was paid Rs. 12-8-0 per month.

One shop in the sample was in the house of the owner and others were in rented premises. 12 shops had an area of 1 Khan each, 5 of 2 Khans each, 3 of 3 Khans each, and the remaining had 4 Khans each.

The annual expenses on account of rent and lighting varied between Rs. 90 and Rs. 200 each in 3 shops, between Rs. 200 and Rs. 400 each in 10 shops and between Rs. 400 and Rs. 600 each in the remaining 4.

The briskseason began in February, and ended in June. This was the popular marriage season ^{and} as much as 50 per cent of the total sales took place during these 4 months.

Shroffs had an association of their own.

Merchants

(5) Cloth Sellers : According to Graham there were 28 cloth shops and a total of 148 persons were engaged in them.¹

Dr. Bal Krishna's survey of 1926 recorded 80 cloth merchants and 189 employees were employed in them. Of these, 21 shops belonged to Marwaris, 16 to Brahmins, 14 to Mohammedans, 11 to Jains, 9 to Shimpis, 4 to Marathas, 2 to Lingayats, and the remaining 3 to members of other castes.

Purely retail business was being done in 73 shops while ~~in~~ 7 did both wholesale and retail business. 43 shops had been established between 1920 and 1926, 23 between 1910 and 1920, 4 between 1901 and 1910 and 4 others between 1896 ~~to~~ and 1900. The remaining shops claimed to be hereditary ones. The average working hours were 12½ per day.²

According to our Census of Establishments there were in all 144 cloth selling establishments and a total of ⁴⁶²~~642~~ persons were engaged in them. Of these 101 were in C ward, 19 in B ward, ^{3 in B ward} 12 in E ward and 9 in A ward. 44 shops engaged no outside hands, 58 shops employed 2 to 3 servants each, 28 4 to 6 each, 10 7 to 10 each and in the remaining shops the number of servants employed numbered more than 10 each. Our sample comprised of 27 shops of which 10 were in C ward, 5 in B ward, 3 in A ward, 2 in D ward and one in ^E~~B~~ ward.

The shops dealt in all kinds of Textiles -- cotton,

1 : Graham. Op.Cit., p. 119.

2 : Dr. Bal Krishna. Op.Cit., pp. 4, 29, 34, 43, 47, 51, and 55.

woolen and silk. Cloth was imported from important textile centres like Bombay, Surat, Ahmedabad, Sholapur, Madras etc. Blouse pieces were brought from Gadgag, Hubli, Alur, etc. and saris from Ichalkaranji, Rendal, Sangli, Tikekarwadi, Sholapur, etc. On the goods imported from outside, the freight, Dharmaday and similar other charges and the octroi duty at Kolhapur were borne by merchants. The purchases were generally made against cash. In few cases where they were made on personal credit an interest at 8 to 12 per cent per annum was charged if the payment was delayed beyond 3 to 4 weeks from the date of purchase.

Of the 27 shops in the sample, 10 were owned by Shimpis, 5 by Brahmins, 4 by Gujeraths, 3 by Jains and one each by a Marwari, a Lingayat, a Sonar, a Kshtriya and a Vaishya.

Two shops in the sample stated that they had a business standing of 90 and 60 years respectively and both were owned by Jains. Three others had a business standing of more than 40 years. They were owned by a Kshatriya, a Marwari, and a Shimpi. The business standing of 4 others was between 25 and 40 years each, of 4 between 15 and 25 years each, of 9 between 5 and 15 years each and of the remaining 5 less than 5 years each.

4 The initial capital investment in the case of 13 shops varied between Rs.1,000 and Rs.5,000 each, in 5 between Rs.5,000 and Rs.10,000 each, in 3 between Rs.10,000 and Rs.20,000 each and in 4 between Rs.20,000 and 30,000 each. The remaining two shops had an initial capital investment of approximately Rs.

60,000 and Rs.1,00,000 respectively.

The annual turnover in the case of 2 shops was worth between Rs.1,000 and Rs.5,000 each, in 3 between Rs.10,000 and Rs.15,000 each, in 7 between Rs.15,000 and Rs.30,000 each, in 4 between Rs.30,000 and Rs.40,000 each, in 5 between Rs.50,000 and Rs.1,00,000 each. In the remaining three shops, the annual turnover was valued at roughly Rs.6,00,000, Rs.4,00,000, and Rs.3,00,000 respectively. They were owned by a Marwari, a Bhatiya, and a Shimpi respectively.

The stock on hand was valued at approximately between Rs.7,000 and Rs.15,000 each in case of 3 shops, at between Rs.20,000 and Rs.30,000 each in 6, at between Rs.10,000 and Rs.20,000 each in 2 and in 5 between Rs.5,000 and Rs.10,000 each. Of the remaining 11 shops, 8 had a stock worth between Rs.1,000 and Rs.5,000 each and in 3 less than Rs.1,000 each.

The shops in the sample engaged a total of 87 persons. Of these 35 were owners, 7 clerks, and 45 servants. Two of the clerks ^{were} was paid Rs.40 each per month, three others between 40 and Rs.50 each. The remaining two clerks who were more or less apprentices were paid Rs.20 and Rs.6 per month respectively.

Of the 45 servants, 2 shops engaged one each, 5 two each, 2 three each, 4 four each and ^{one shop engaged as many as eleven} ~~the remaining thirteen~~ ^{servants}. The majority of these workers were salesmen. The monthly salaries of 4 ranged from Rs.40 to Rs.60 each, of 12 from Rs.30 to Rs.40 each, of ¹⁷ 19 from Rs.20 to Rs.30 each and from Rs.15 to Rs.20 each in the case of remaining 12. The hours

of work ranged from 6 to 10 hours per day.

7 shops had an area of one Khan each, 17 of 2 to 4 Khans each, and 3 of more than 4 Khans each. The total annual expenses on account of lighting, rent etc. came to between Rs.500 and Rs.1,000 each in 7 shops, to between Rs.2,000 and Rs.1,000 each in 7, to between Rs.100 and Rs.200 in 10 and in the remaining 3 to less than Rs.100.

The rainy season was generally slack. The business was brisk in summer.

(6) Stationers and General Merchants : Graham recorded 11 shops of ^{Maniavees} ~~Munares~~ and Boras, vendors of various sundry articles and Kasars". 11 persons were engaged in them.¹

According to Dr. Bal Krishna's survey of 1926, there were 37 shops of general merchants and stationers in the city. Of these 10 were general merchants, 27 were principally stationers but sold other articles also. Of the 37 shops, 18 were owned by Muhammedans, 10 by Brahmins, 4 by Marathas, one by a Lingayat and 4 by members of other castes. In all 44 employees were engaged in them. The average working hours were 11 per day. 25 shops had been started between 1921 and 1926, 7 between 1910-20, 3 between 1901-10 and the remaining 2 between 1886-1900.²

Our Census of Establishments recorded 82 stationers and

1 : Graham. Op.Cit., p. 119.

2 : Dr. Bal Krishna. Op.Cit., pp. 4, 29, 34, 43, 47, 51, and

general merchants. A total of 227 persons were engaged in them. Of the total shops 42 were in C ward, 20 in B ward, 12 in D ward, 5 in A ward, and 3 in E ward. Between 7 to 10 persons were engaged in 3 shops, between 4 to 7 each in 17, between 2 and 3 each in 41 and in the remaining shops, no outside hand was employed. Our sample consisted of 16 shops. Of these 7 were in C ward, 5 in B ward, 2 in D ward and one each in A and E wards. Of the 16 shops in the sample, 4 each were owned by Brahmins and Marathas, 2 by Kshatriyas, one each by a Lad, a Lingayat, a Bhatiya, a Marwadi and a Jain. One of the shops in the sample had a business standing of 50 years, 5 of 10 to 20 years each, 4 of 5 to 10 years each and 2 of 2 to 5 years each. The remaining one was started sometime during the year preceding our survey.

These shops not only dealt in stationery but also in toilet articles, hosiery, toys, bangles, perfumery, canned foodstuff etc.etc. The majority of the goods sold in these shops such as toilet articles, pencils, inks, rubber, bangles, perfumes etc. were bought from wholesale merchants in Bombay or in Poona. The payment for these purchases were immediately made in cash. Transactions on personal credit were very rare. Petty stationers bought articles locally from bigger stationers in the city.

Five of the shops in the sample had an initial capital of between Rs.5,000 and Rs.10,000 each, 7 of between Rs.1,000 and Rs.5,000 each and the remaining 4 of between Rs.100 and Rs.1,000 each.

The annual turnover of 2 shops in the sample was worth Rs.30,000 and Rs.40,000 respectively. One of these was owned by a Bhatiya and the other by a Jain. The yearly turnover in the case of 3 out of the remaining shops was between Rs.25,000 and Rs.30,000 each, in 2 between Rs.10,000 and Rs.20,000 each, in 4 between Rs.5,000 and Rs.10,000 each and in the remaining 5 between Rs.2,000 and Rs.5,000 each.

The stock on hand in 2 shops was worth Rs.40,000 each, in 3 between Rs.10,000 and Rs.20,000 each, in 3 between Rs.5,000 and Rs.10,000 each, in 3 between Rs.2,000 and Rs.5,000 each and in the remaining 5 between Rs.500 and Rs.2,000 each. Two of the shops in the sample had godown arrangements.

In all the shops in our sample, 44 persons were engaged. Of these 21 were owners, one clerk and 22 servants. The clerk was employed on a salary of Rs.200 per year. Of the 22 servants, 2 were provided with free boarding and lodging and their monthly salaries were Rs.35 each. The monthly salaries of 6 other servants ranged between Rs.30 and Rs.50 each, of 7 between Rs.20 and Rs.30 each, and of the remaining 7 between Rs.10 and Rs.20 each.

The total yearly expenses on account of rent and lighting in 2 shops was Rs.864 and Rs.924 respectively. In 7 others it varied between Rs.200 and Rs.500 each and in the remaining ones from Rs.75 to Rs.200 each.

The two shops occupied an area of one Khan each, 9 of 2 Khans each, 3 of 3 Khans each and the remaining of more than 6 Khans each.

In summer and winter trade was brisk. The sales shot up particularly in May and June, when schools and colleges opened for new academic year.

(7) Chemists and Druggists : Dr. Bal Krishna's survey of 1926 recorded 11 chemists and druggists shops in the city. Of these, 8 belonged to Brahmins, one each to a Jain and a Maratha, the remaining being owned by a member of some other caste. Only one shop engaged an outside hand. The average working hours per shop were $11\frac{1}{2}$ per day. Of the 11 shops 7 had been started between 1921 and 1926, 3 between 1910 and 1920 and the remaining one between 1901 and 1910. Seven shops were purely retail shops, the remaining two did only wholesale business and two did both retail and wholesale business. Nine of the shops were situated in rented premises.¹

Our Census of Establishments recorded 40 chemists and druggists shops in the city and a total of 91 persons were engaged in them. Of these 15 were in B ward, 12 in C ward, 8 in A ward, and 5 in D ward. Eleven of these shops were included in our sample. Of these 4 were in B ward, 3 in A ward, and 2 each in C and D wards. Of these 9 were owned by Brahmins, one by a Mohammedan, and the remaining one by a Gujarati and a Brahmin jointly. One shop in the sample had a business

1 + Dr. Bal Krishna. Op. Cit., pp. 5, 29, 35, 44, 48, 52, and 56.

standing of 28 years and was owned by a Brahmin. The business standing of 2 others was between 6 to 7 years each, and that the remaining 5 was less than 5 years each.

All these shops dealt in chemicals of various kinds, patent medicines, different kinds of drugs -- foreign and indigenous. Some shops sold surgical instruments also. U.S.A. and Europe, particularly Germany, were the places before World War II from which large part of drugs and chemicals were imported. A very small proportion of the stock was formed of drugs manufactured in India. The war had turned the balance in favour of Indian manufactured drugs and chemicals.

The yearly turnover of 2 of the biggest shops in the sample was about Rs. 40,000 each. It was Rs. 18,000 in the case of another. The value of the yearly turnover in 2 other shops was between Rs.4,000 and Rs.7,000 each and in the remaining 6 shops it was between Rs.1,000 and Rs.2,500 each.

The stock on hand in 4 shops in the sample was worth Rs.30,000, Rs.18,000, Rs.15,000, and Rs.13,000 respectively. It was worth between Rs.5,000 and Rs.7,000 in the case of 2 other shops and was less than Rs.1,500 in each of the remaining 5.

The initial capital investment was Rs. 20,000 in one shop. In 2 others it was Rs.10,000 each. It varied between Rs. 3,000 and Rs. 4,000 each in 2, between Rs. 1,000 and Rs. 2,500 in 3 and was less than Rs. 400 each in the remaining 3 shops. All druggists and chemists in the sample had their shops in rented premises.

3 shops had an area of one Khan each, 6 of 2 Khans each and the remaining 2 of between 4 and 5 Khans each. The total annual expenditure incurred on rent and lighting was Rs.432 in one shop in the sample. It came to between Rs.200 and Rs. 300 each in 3 shops, between Rs.100 and Rs.200 each in 5 others and less than Rs.100 in the remaining two.

The shops in the sample employed a total of 22 persons of whom 12 were owners, 2 managers, 2 clerks and 6 servants. The 2 managers were paid Rs.35 and Rs.100 each per month and the 2 clerks Rs.60 and Rs.40 per month respectively. The 6 servants were paid monthly wages ranging from Rs.5 to Rs.25 each. The hours of work varied between 6 to 10 per day.

All the druggists and chemists had an association of their own. No seasonality in regard to sales was marked.

(8) Dealers in Brass and Copperwares : Graham recorded 10 shops of "Kasars or sellers of pots" in Kolhapur town and a total of 54 persons were engaged in them.¹ According to Dr. Bal Krishna's survey of 1926 there were 16 "dealers in brass and copper utensils" in the town. Of these, 13 were owned by Jains, one by a Maratha, and 2 by members of other castes. The employees employed in all shops numbered 19, and their average working hours were 10½ per day. Of the 16 shops, 13 were started in the period 1920-26, one between 1910- and 1920, and another between 1901 and 1910. The remaining was a hereditary concern.²

1 : Graham. Op.Cit., p. 119.

2 : Dr. Bal Krishna. Op.Cit., pp. 5, 29, 35, 44, 48, 52, and 56.

Our Census of Establishments recorded 26 dealers in brass and copper ware, and a total of 57 persons were engaged in them. Of these, 20 were in C ward, 3 in D, 2 in B, and one in A ward. Two concerns in the sample engaged between 4 to 6 persons each, and 18 between 2 to 3 persons each. In 5 shops no outside hands were engaged. Our sample consisted of 6 shops, of which 3 were in C ward, and one each in B and D wards. Four shops belonged to Jains -- known as 'Kasars' and one to a Gujarati.

All the shops in the sample, with the exception of one which ^{was} started 5 years prior to our survey, had each a business standing of between 15 and 30 years. The initial capital invested came to between Rs.500 and Rs.3,000 each in 4 shops. It was Rs.15,000 in the remaining.

All the shops in our sample sold all types of brass, copper and aluminium utensils. They were bought from wholesale merchants in Bombay, Nagpur, Poona, Nasik, Sangli, etc. The purchases were both on cash and credit basis. No discount was allowed on cash payments. If the goods were bought on credit, the dealers generally had to make the payment in cash within one month of the purchase. If they failed, interest at the rate varying from 9 to 12 per cent per annum was charged. Other charges like Dharmadaya, which was one pice per maund, freight charges etc. were borne by the dealers themselves.

The annual turnover in one shop amounted to Rs.14,000/-. It was between Rs.2,000 and Rs.8,000 each in all the remaining concerns. The stock on hand was worth Rs.20,000 in one concern.

It was valued at Rs.4,000 each in 2 other concerns and at about Rs.700 in the remaining concerns.

In all the shops in the sample 18 persons were engaged. Out of these, 7 were owners, 6 members of the owners' families, 2 clerks and 3 servants. The monthly salaries of the 2 clerks were Rs.100 and Rs.75 per month respectively. The servants were engaged as salesmen and they were paid Rs.25 each per month. Their working hours varied from 4 to 9 per day.

The annual expenses incurred on account of rent, lighting etc. per shop varied from Rs.180 and Rs.380 each. Except one all shops in the sample were situated in rented premises. One shop in the sample had^a godown.

There was no marked seasonality noticed in this trade.

(9) Timber Merchants : Graham mentioned 60 'petty traders' dealing in timber.¹

Dr.Bal Krishna's survey of 1926 recorded 19 shops of timber merchants, some of them selling fire wood also, and a total of 131 employees were engaged in them. Of these, 6 shops were owned by Marathas,^{4 by Vaishya} 2 each by Jains and Shimpis, one by a Brahmin and 4 by members of some other castes. Out of 19 timber merchants, 2 were wholesale dealers, 7 retailers, and the other 10 did both retail and wholesale business. The average working hours per day were 11½. Of the 19 shops above, 12 were started in the period 1920-26, 3 in 1910-20, and 2 in 1901-10, and the remaining 2 were hereditary concerns.²

1 : Graham. Op.Cit., p.118.

2 : Dr.Bal Krishna. Op.Cit., pp. 5, 29,35,44,48,52, and 56.

According to our Census of Establishments there were in all 22 timber merchants excluding fuel and fire wood sellers and a total of 107 persons were engaged in them. 15 of these were in A ward, 4 in C ward, and 3 in B ward. Three of these shops engaged more than 10 persons each, one between 7 to 10 each, 10 between 4 to 7 each, 5 between 2 to 3 each, and the remaining shops engaged no outside hand. Our sample consisted of 6 shops. Of these 4 were in A ward and 2 in C ward. Three of them were owned by Brahmins and one each by a Shimpi, a Jain and a Mohammedan.

All the shops dealt in bamboos, clump of bamboos, planks, beams, etc. One of the shops in the sample sold fire wood also, but it was a negligible part of the business. Most of the teak wood was imported from Belgaum, Dandeli, Hubli, Alanawar, Miraj, Sangli, etc. Bamboos and wood of inferior kind was bought in the local weekly markets held on Sundays. The transactions were both on cash and credit basis.

One shop in the sample could claim to be in the business for about 15 years and was owned by a Mohammedan. Two other shops having a business standing of between 9 and 12 years each were owned by a Brahmin and a Shimpi respectively. The business standing of the remaining shops was less than 5 years.

One shop in the sample had started with a capital of Rs.72,000. The initial capital in the case of 4 shops varied from Rs.3,000 to Rs.10,000 each, and it was less than Rs.500 in the remaining shops.

The value of the annual turnover in the case of 4 shops

varied between Rs.7,000 and Rs.15,000 each. It was Rs.60,000 approximately in one of the shops, and less than Rs.800 in the remaining.

The stock on hand in 4 shops in the sample was valued at between Rs.500 and Rs.3,000 each. It was worth Rs.5,665, and Rs.50,000 respectively in the remaining 2 shops.

3 shops in the sample had godown arrangements. Others stored their goods in the open space adjoining the shops enclosed on all sides by barbed wire or bamboos. The annual expenditure on account of rent and lighting varied from Rs.100 to Rs.300 each in 5 shops and were Rs.45 in the remaining shop. The hours of work varied from 8 to 10 per day.

In the shops in the sample a total of 43 persons were engaged. Of these 9 were owners, 6 clerks, and 28 servants. Of the 6 clerks, one was engaged temporarily for 4 months and was paid a lumpsum of Rs.150. The monthly salaries of the other 5 clerks ranged from Rs.40 to Rs.70 each. Out of the 28 servants, 4 were engaged on monthly salaries which varied from Rs.25 to Rs.45 each. One of the servants was engaged for 4 months only and was paid a lump sum of Rs.150. Of the remaining 23 servants, 6 were sawyers and were engaged on piece rates. Their average monthly income varied from Rs.50 to Rs.80 each. Of the remaining 17 wage workers, 5 were paid Rs.0-8-0 per day, 7 Rs.1-8-0 and 5 others Rs.3 per day.

Business was slack in the rainy season.

(10) Firewood Sellers : Dr. Bal Krishna's survey of 1926 recorded 31 firewood sellers with 35 employees. Of these 18 belonged to Marathas, 4 to Brahmins, 3 to Lingayats, 2 to Jains, 1 to a Mohammedan and 3 to members of other castes. Twenty four shops did only retailing while the remaining 7 did both wholesale and retail business. The average working hours were $12\frac{1}{2}$ per day. Twenty six shops had been started between 1921 and 1926 and 5 between 1910 and 1920.¹

There were 132 firewood and charcoal sellers in the city according to our Census of Establishments and a total of 285 persons were engaged in them. Of these 39 were in C ward, 28 in B ward, 24 in E ward, 23 in D ward and 18 in A ward. 38 shops were 'one-man' concerns; 81 engaged 2 to 3 persons each, 12 4 to 7 each and the remaining one ^{engaged 9 persons} ~~between 7 and 10~~. Our sample consisted of 29 shops. Of these 7 each were in C and D wards and 6 in E ward, 5 in B ward, and 4 in A ward. Of these, ¹⁵ 17 were owned by Marathas, 4 by Jains, 3 by Brahmins, 2 each by Kumbhars and Mohammedans, and one each by a Parit, a Vaishya and a Mahar. One of the shops was owned and run by a co-operative society. 3 shops had a business standing of about 25 years and of these two were owned by Brahmins and one by a Muhammedan. The business standing of 5 other shops was between 10 to 15 years each, of 5 between 5 to 10 years each, and of the remaining 16 less than 5 years each.

The shops usually dealt in firewood and charcoal. Much of the firewood came into the city from the neighbouring rural

1 : Dr. Bal Krishna. Op. Cit., pp. 4, 43, 47, 51, and 55.

parts of the Kolhapur State like Radhanagari, Dajipur, etc. in bullock carts. Firewood generally came in the form of blocks of wood and the shopkeeper got it split into suitable sizes. The coal generally came from Belgaum and also from surrounding parts of the Kolhapur State.

The annual turnover in one shop owned by a Jain was Rs.25,000. The yearly turnover of 2 other shops in the sample was between Rs.10,000 and Rs.15,000 each, of 8 between Rs. 5,000 and Rs.10,000 each, of 15 between Rs.2,000 and Rs.5,000 each and of 3 less than Rs.2,000 each. The stock on hand in 4 shops was valued at between Rs.3,000 and Rs.6,000 each, in 10 at between Rs.1,000 and Rs.3,000 each, in 6 at between Rs.500 and Rs.1,000 each, and in the remaining at less than Rs.500 each.

The initial capital investment was Rs.8,000 in one of the shops and Rs.5,000 each, in 2 others. It varied between Rs.1,000 and Rs.3,000 each in the case of 11 and was less than Rs.1,000 each in the remaining 15.

In all the 29 shops in the sample, 70 persons were engaged. Of these, 30 were owners, 3 members of the owners' families, 3 clerks, 8 servants and 26 labourers. One clerk was paid Rs.15 per month. His job was to write accounts which he did once a week. The salary of the other clerk was Rs.35 per month. Information regarding the salary of the remaining clerk was not available. Of the 8 servants, the monthly salary of one was Rs.12, of 3 other between Rs.25 and Rs.30 each. The remaining were Hamals -- they were not regular servants of

the shops but were attached to the shops and did the work of carrying goods purchased to the customers. Of the 26 labourers, all of whom were engaged on piece rates, were paid Rs.4 to Rs.5 for splitting blocks of wood ^{weighing} 20 maunds. The monthly earnings of each ranged from Rs.35 to Rs.50 per month. The hours of work in the shops varied from 7 to 13 per day.

The yearly expenses on account of rent and lighting varied between Rs.250 and Rs.350 each in 2 shops, between Rs. 100 and Rs.250 in 14, between Rs.50 and Rs.100 each in 8 and less than Rs.50 in the remaining 5. Out of 29 shops in the sample 24 were situated in rented premises.

Trade was brisk between June and December when no firewood came into the city from neighbouring rural parts due to the rains. The summer season was slightly dull because of the tendency of the customers to buy firewood directly in the weekly market.

(11) Dealers in Steel and Iron Goods and in Secondhand Iron and Steel Goods : Dr.Bal Krishna's survey of 1926 mentioned 7 dealers in iron and steel goods. Of these 5 were owned by Mohammedans and 2 by members of other castes. The employees employed in all the shops numbered 3 and their average working hours were $12\frac{1}{2}$ per day. Of the 7 shops, one was started between 1901-10, and 6 between 1921-26.¹

According to our Census of Establishments, there were 43 dealers in new and secondhand iron and steel goods and 85

1 : Dr.Bal Krishna. Op.Cit., pp. 6, 15, 18, and 52.

persons were engaged in them. Of these 35 were in C ward, 3 in D ward, 2 in E ward, and 1 each in B and A wards. 21 of these shops did not engage any outside worker. 16 engaged 2 to 3 servants each and the remaining 6 4 to 7 each. Our sample consisted of 11 shops. Of these 3 were dealers in new iron and steel goods. They dealt in iron sheets, iron bars, beams, joints, wires, locks, paints, varnishes, screws, nails, etc. The other 8 shops were dealers in second-hand iron and steel goods. They bought goods either in the Kolhapur city or in the adjoining villages. One of the shops in the sample did business on commission basis and charged one anna per rupee as a commission for goods sold through them.

Of the 11 shops in the sample 8 were in C ward, 2 in D ward, and one in A ward. Of these 5 were owned by Boharis, and Maners, 2 each by Marathas and Brahmins and one each by a Jain and a Kshatriya. The two shops in the sample, having a business standing of between 25 and 30 years each, were owned by a Mohammedan and a Kshatriya respectively. The remaining shops had a business standing of less than 5 years.

The initial capital varied between Rs.200 and Rs.1,000 each in case of 6 shops and between Rs.1,000 and Rs.3,000 each in 3 others. In the case of the remaining 2 shops, it was Rs.5,000 and Rs.6,000 respectively.

The stock on hand was worth between Rs.200 and Rs.600 in 5 shops, between Rs.1,000 and Rs.3,000 in 4 others. It was Rs.7,000 and Rs.10,000 respectively in the remaining 2 shops. The annual turnover in the case of 2 shops ranged from Rs.200

to Rs.1,000 each, in 5 from Rs.1,000 to Rs.3,000 each and in 2 from Rs.3,000 to Rs.6,000 each. The annual turnover in the case of the ~~remaining~~^{one} shop was about Rs.12,000. One shop in the sample did not give information on this point.

A total of 18 persons were engaged in all the shops in the sample. Of these 13 were owners, 2 members of the owners' families and 3 servants. One of the servant was paid Rs.15 per month with free boarding and lodging. The monthly salaries of the other two were Rs.32 and Rs.22 respectively.

The monthly expenses on account of rent and lighting in the case of ⁵shops varied between Rs.50 and Rs.150 each, in 4 between Rs.150 and Rs.300 each. It was Rs.480 in another shop. One shop had not given information on this point.

The hours of work were between 8 and 11 hours per day. In this trade the rainy season was reported to be dull. In March, April and May trade was brisk.

(12) Bicycles and Their Accessories : Dr.Bal Krishna's survey of 1926 recorded 14 shops of cycle dealers and repairers in the city and a total of 16 employees were engaged in them. Of these 6 were owned by Marathas, 4 by Mohammedans, 2 by Shimpis, one by a Brahmin and the remaining by ~~the~~^a member ~~by~~ ~~the members~~ of some other caste^s. The average working hours in all shops were 12½ per day. 13 of these shops were situated in rented premises. Out of 14 shops, 12 had been started between 1920-26, and 2 between 1910-20.¹

1 : Dr.Bal Krishna. O. Cit., pp. 5,29,35,44,48,52, and 56.

Our Census of Establishments recorded 134 bicycle shops in the city and a total of 229 ~~of~~ persons were engaged in them. Of these 54 were in C ward, 29 in E ward, 25 in D ward, 14 in B ward, and 12 in A ward. In 61 shops no outside ~~help~~^{hand} was engaged. 70 shops engaged between 2 and 3 persons each, and 3 between 4 and 7 each. Our sample consisted of 26 shops. Of these 9 were in C ward, 7 in D ward, 4 in E ward, and 3 each in A and B wards.

In the sample 19 shops belonged to Marathas, 3 to Brahmins, 2 to Mohammedans, and one each to a Sangar and a Jain. Two shops in the sample were of 27 and 22 years business standing respectively. The former was owned by a Mohammedan, the latter by a Sangar. Five other shops had a business standing of between 10 and 15 years each, 6 of between 5 and 10 years each, and the remaining 13 of less than 5 years each.

The initial capital in 10 shops varied between Rs.50 and Rs.500 each, in 10 between Rs.500 and Rs.1,000 each, in 5 between Rs.1,000 and Rs.2,000 each, and in the remaining one it was Rs.2,500.

Many shops in the sample bought and sold new as well as old bicycles. 16 shops hired out bicycles, repaired them and sold accessories and parts. Ten others were only repairing shops. The main business of all the shops in the sample was the repair of bicycles, and hiring them out at a fixed rate per hour. The cycles hired out in this manner were after a time sold away if they fetched a reasonable price. As an ~~ancillary~~^{auxiliary} business many shopkeepers kept gas lamps to hire

them out for marriages, processions, public functions etc. All the shops except 6 bought goods locally. Discount was allowed on cash payments. 6 shops in the sample ordered goods from Bombay, Poona, Sangli, etc.

The yearly turnover in 14 shops was worth Rs.500 and Rs.1,000 each, in 8 between Rs.1,000 and Rs.2,000 each, in 3 between Rs.2,000 and Rs.3,000 each and it was Rs.20,000 in the remaining one shop.

The stock on hand in 15 shops was worth between Rs.100 and Rs.1,000 each, in 7 between Rs.1,000 and Rs.3,000 each, and in two it was worth Rs.5,000 and Rs.7,900 respectively. The remaining 2 shops did not furnish the information on this point.

The shops in the sample engaged a total of 50 persons. Of these 35 were owners, 2 clerks, and 13 servants. The 2 clerks were employed part-time and their monthly salaries were Rs.10 and Rs.6 respectively. The salaries of 8 servants ranged from Rs.10 to Rs.15 each, of 3 from Rs.16 to Rs.19 each, of the remaining two it was Rs.20 and Rs.30 respectively. The hours of work varied between 9 to 13 hours per day.

The annual expenses on account of rent and lighting varied from Rs.50 and Rs.150 each in 13 shops, between Rs.150 and Rs.250 each in 4, between Rs.250 and Rs.350 each in 6 and between Rs.350 and Rs.500 in the remaining 3. 18 shops occupied an area of between 1 and 2 Khans each, and the remaining 8 of between 3 and 6 Khans each.

The summer season was the busy season in this trade.

(13) Watch Repairers and Dealers : Dr. Bal Krishna's survey of 1926 recorded 15 watch repairers and dealers in the city. Of these 11 were owned by Brahmins, 2 each by Mohammedans, and Marathas. In all 9 employees were employed in the shops and their average working hours were 9 per day. / ^{Nine} 6 of the shops had been started between 1920-26, 3 between 1910-20, 2 between 1901-10 and the remaining one between 1886-1900.¹

There were 32 watch repairers and dealers shops in the city at the time of our Census of Establishments and 62 persons were engaged in them. Of these 14 were in C ward, 10 in D ward, 4 in A ward and 2 each in B and E wards. 23 shops were 'one man' concerns. Six shops employed 2 to 3 persons each, and 3 others 7 to 10 persons each. Seven shops were included in our sample. Four of these were owned by Brahmins, 2 by Mohammedans and one by a Sutar. Three of these shops were in the business for about 20 and 35 years ~~respectively~~. 3 shops had a business standing of about 10 years each and the remaining one had been started a year previous to our survey.

All the shops in the sample did in the main the work of repairing. Three shops sold watches also. These were bought from wholesale merchants either at Bombay, Goa, Poona or Calcutta. A discount of 25 to 35 per cent on the catalogue prices was allowed. If the watches were bought on credit, the interest at the rate of 6½ per cent per annum was charged. The

1 : Dr. Bal Krishna. Op. Cit., pp. 5, 29, 35, 44, 52, and 56.

necessary accessories and ^{spare} parts of watches were also bought from merchants at Bombay and Calcutta generally on cash payments. The equipment of the shops mainly consisted of few pieces of furniture one or two cupboards and all the necessary instruments required for repairing.

The annual gross takings in 4 shops were between Rs.500 and Rs.1,000 each. In the remaining 2 shops the yearly turnover came to Rs.2,500 and Rs.6,000 respectively and both of these were owned by Brahmins -- one did not give information on this point. The stock on hand was worth between Rs.200 and Rs.500 each in the case of 4 shops. It was valued at Rs.1,500, Rs.1,700, and Rs.5,000 respectively in the remaining 3 shops.

In 7 of these shops in the sample a total of 11 persons was employed. Of these 7 were owners and 4 servants. The monthly salaries of 2 servants were Rs.35 each and of 2 others Rs.15 and Rs.8 respectively. The total annual expenses including rent and lighting charges ranged from Rs.30 to Rs.150 in 4 shops and from Rs.150 to Rs.225 in 3 others. The hours of work varied between 3 and 11½ per day.

There was no marked seasonality in this business.

(14) Tailoring Shops : According^{to} Graham there were 38 tailors' establishments in Kolhapur town and a total of 167 persons were engaged in them.¹ Dr. Bal Krishna's survey of 1926 recorded 152 tailoring shops and 182 employees were

1 : Graham. Op.Cit., p.119.

engaged in them. Of these 71 were owned by Shimpis, 39 by Marathas, 16 by Mohammedans, 6 by Brahmins, 3 by Lingayats, 2 by Vaishyas, and the remaining by other castes. 150 shops were 'one-man' concerns and two were being run on partnership basis. The average working hours per day were 12. As many as 134 shops had their premises in rented buildings. Of the 152 tailoring firms 4 were traditional concerns, 8 started between 1886 and 1900, 3 between 1901 and 1910, 25 between 1910 and 1920 and all the remaining had been established between 1921 and 1926.¹

According to our Census of Establishments, there were in 1945, 411 tailoring shops and a total of 772 persons were engaged in them. Of these 149 were in C ward, 84 in B, 67 in D, 66 in A, and 45 in E ward. There was one shop in the sample employing more than 10 persons. In 7 the number varied between 7 and 10 each, and in 36 between 4 and 6 each. The number of persons employed varied between 2 and 3 each in 132 concerns, while the remaining 233 shops were 'one-man' concerns. Our sample consisted of 79 shops. Of these 27 were in C ward, 15 each in A and B wards, 14 in D ward, and 8 in E ward. Of these, 43 were owned by Shimpis, 25 by Marathas, 6 by Mohammedans and one each by a Gujarati, a Jain, a Bhoi, a Vaishya, and a Burud. The two oldest shops in the sample had a business standing of more than 40 years. Of the remaining one had a business standing of approximately 36 years, 5 of between 20 and 30 years each, 27 of between 10 and 20 years

1 : Dr. Bal Krishna. Op.Cit., pp. 4, 23, 34, 43, 51, and 55.

each, 21 of between 5 and 10 years each and the remaining ~~4~~²³ of less than 5 years.

The equipment of these shops usually consisted of one or two sewing machines, pairs of seissors, thread, wooden-board, tape and other equipments required for ~~tailoring~~^{cutting} and ironing. One of the shops in the sample sold ready made clothes also. There was one sewing machine each in 50 firms, two machines each in 17 and 3 each in 7. The remaining ~~9~~⁵ firms possessed 4 or more machines each.

Charges made for stitching and tailoring were main source of earning of these shops. The annual takings in case of 3 shops were about Rs.3,000 each. They varied between Rs.2,000 and Rs.3,000 each in 5 other firms, between Rs.1,000 and Rs.2,000 each in 8 and between Rs.500 and Rs.1,000 each in ~~8~~⁵⁵ concerns. The remaining 8 shops had an yearly turnover of less than Rs.500 each.

The value of stock consisting of table,^a few chairs ~~on-hand~~ and sewing machines in 14 concerns was worth between Rs. 500 and Rs.1,000 each, between Rs.300 and Rs.500 each in 23, between Rs.100 and Rs.300 each in 37 and less than Rs.100 each in the case of the remaining 5 concerns.

Of 79 shops in the sample 10 were started with an initial capital of more than Rs.400 each. In 31 of the concerns, the initial capital invested was between Rs.250 and Rs.400 each and in 33 others between Rs.100 and Rs.250 each. In the remaining 3 concerns the initial investment came to

less than Rs.100 each. Two shops could not give information on this point.

In all the shops in the sample a total of 146 persons were engaged. Of these 97 were owners, 15 were time rate workers and 34 piece rate workers. The workers on piece rate were generally paid half the amount charged to the customers, i.e. 8 to 10 annas in a rupee. Their monthly income varied between Rs.30 and Rs.45 each according to the capacity and ability of each worker. There were 9 outsiders engaged on monthly payments which varied between Rs.15 and Rs.45 each. 4 were boys below 12 who were paid between Rs.8 and 15 each per month. The number of apprentices was two and they got Rs.10 each per month. The hours of work varied from 9 and 13 per day.

69 shops ^{were} situated in rented buildings. The area occupied by 45 shops was one Khan each, that by 27 $1\frac{1}{2}$ to 2 Khans each. In the case of 6 firms it was more than 3 Khans each, while the remaining one had an area of one half Khans.

The total annual expenses on account of rant and lighting varied between Rs.150 and Rs.200 each in 10 shops, between Rs.100 and Rs.150 each in 24, between Rs.50 and Rs.100 each in 25, and in the remaining ²⁰ 18, the expenses amounted to less than Rs.50 a year.

Every tailoring shop was required to pay Rs.3/- per year as a tax to the Kolhapur Municipal Borough. At the time of our survey (because of the war time restrictions) there was a

shortage of sewing thread among other things. An Association of all tailoring shops had been recently started. A fixed quota of sewing thread was allotted to them by the Kolhapur Government. The Association rationed it to each shop. The complaint was that the ration was not enough for their needs and very often they had to buy sewing thread in black market.

The busy season was reported to be from November to May.

(15) Restaurants : Dr. Bal Krishna's Survey of 1926 recorded 121 'tea shops' in the city and a total of 121* employees were engaged in them. Of these 71 were owned by Karathas, 27 by Brahmins, 9 by Lingayats, 2 by Vaishyas, 4 by Jains, 4 by Mohammedans, and the remaining one by a Shimpi and the remaining 3 by other castes. Out of 121 shops recorded 112 shops were in rented premises. The year of establishment of 100 shops was between 1920 and 1920, of 11 between 1910 and 1920, of 2 between 1901 and 1910 and of one between 1836 and 1900. The remaining was a hereditary concern. The average working hours were 14 per day.¹

According to our Census of Establishments there were 188 restaurants in the city and a total of 744 persons were engaged in them. Of these 23 were in A ward, 26 in B, 66 in C, 25 in D and the remaining 48 in E ward. In 18 restaurants no outside hands were engaged, in 85 there were between 2 and 3 servants each, in 62 between 4 and 6 each, in 16 between 7 and 10 each and in 7 more than 10 each. Our sample consisted of 36 restaurants of which 4 were in ward A, 5 in B ward, 7 in

* : The figure is doubtful.

1 : Dr. Bal Krishna. Op.Cit., pp. 4, 28, 34, 43, 51, and 55.

D ward, and 10 each in C and E wards. Of these 21 were owned by Marathas, 8 by Brahmins, 5 by Udapis and one each by a Shimpi and a Vaishya. Almost all the big restaurants were owned by Udapis.

Of the 36 restaurants in the sample, two had business standing of 52 and 45 years respectively and were owned by Brahmins. Another had been in this business for more than 38 years. The business standing of 5 other restaurants was between 20 and 30 years each, of 7 between 10 and 20 years each, of 3 between 5 and 10 years each. The remaining 18 had a business standing of less than 5 years each. These restaurants generally supplied beverages like tea, coffee, cocoa and in some cases cold drinks and also eatables. The equipment chiefly consisted of tables, chairs, crockery, utensils, mirrors for decoration, radio, or gramophone etc. Most of the restaurants sold cigarettes also.

The yearly gross takings in 2 restaurants in our sample approximated Rs.40,000 each, in 3 they were between Rs.20,000 and Rs.30,000 each, in 4 between Rs.15,000 and Rs.20,000 each, in 7 between Rs.6,000 to Rs.10,000 each in 10 between Rs. 3,000 and Rs.6,000 each. In remaining ¹⁰7 restaurants the annual gross takings were valued at less than Rs.100 each.

The value of the stock on hand which consisted of only eatables served in the restaurants was between Rs.5 and Rs.10 each, ⁱⁿ 10 hotels, between Rs.10 and Rs.30 each, in 20, between Rs.30 and Rs.50 each, in 3, between Rs.50 and Rs.100 each in 2 and more than Rs.200 each in the remaining.

The initial capital investment in 10 hotels ranged from Rs.100 to Rs.500 each, in 12 from Rs.500 and Rs.1,000 each, in 3 from Rs.1,000 to Rs.2,000 each, in 2 from Rs.2,000 to Rs.4,000 each and more than Rs.4,000 each in the remaining restaurants.

A total of 206 persons were engaged in 36 restaurants in the sample. Of these 45 were owners, ³⁷15 members of the owners' families, 2 were managers, 2 clerks, 103 servants and 17 boys. The two managers were paid Rs.50 and Rs.40 per month respectively, and the part-time clerks Rs.8 and Rs.16 per month. Of 103 workers 58 were provided with free boarding and lodging. The monthly salaries of 32 of these varied between Rs.4 and Rs.10 each, of 14 between Rs.10 and Rs.15 each, of 7 between Rs.15 and Rs.20 each, of 3 between Rs.20 and Rs.30 each and of 2 between Rs.30 and Rs.40 each. Of the 45 servants who were not provided with lodging and boarding, 36 were paid monthly salaries of Rs.10 and Rs.20 each, 7 between Rs.30 and Rs.40 each, 2 between Rs.40 and Rs.50 each. Of the 17 boys employed, the monthly salaries in case of 7 ranged from Rs.3 to Rs.5 each, and in the case of remaining 10 they ranged from Rs.5 to Rs.15 each. The working hours per day were between 8 and 17.

16 restaurants occupied an area of one Khan each, 13 of 3 to 4 Khans each, 4 of 5 to 6 Khans each, and the remaining 3 had an area of 10, 12 and 16 Khans respectively. The annual expenses including rent, lighting charges etc. were between Rs.600 and Rs.1,000 each in 3 cases, between Rs.300 and Rs.600

each in 13, between Rs.100 and Rs.300 in another 13, and in the remaining 7 they were less than Rs.100 each.

Recently an Association of all restaurant owners had been formed. They got all their grievances, like shortage of coal, sugar, etc. redressed through the Association.

No seasonality was marked in this business.

(16) Boarding and Lodging Houses : Dr. Bal Krishna's survey of 1926 recorded 21 'Hotels and Restaurants' ^{in the city} ~~in the city~~ where meals were served ~~in the city~~ and a total of 57 employees were engaged in them. Of these 9 were owned by Brahmins, 5 by Marathas, 3 by Lingayats and one each by a Jain, a Shimpi, a Sonar, and a Mohammedan. 17 had been started between 1921-26, and 4 between 1901 and 1910. 19 were situated in rented premises and 2 in their own. The average working hours were 11 per day.¹

According to our Census of Establishments there were in all 53 boarding and lodging houses in the town and a total of 289 persons were engaged in them. Of these 33 were in C ward, 9 in D ward, 7 in E ward, and 2 each in A and B wards. There were more than 10 persons engaged in 3, 7 to 10 each in 18, 4 to 7 each in 17, and 2 to 3 each in 13. The remaining two concerns were managed by the owners alone. Our sample consisted of 12 of these lodging and boarding houses. Of these 6 were in B ward, 3 in D ward, 2 in B ward, and one E ward. Of these

1 : Dr. Bal Krishna. Op. Cit., pp. 5, 29, 35, 44, 52, and 55.

6 were owned by Marathas, 3 by Brahmins and one each by a Koshti (weaver), a Jain, and an Udapi. 6 of the concerns in the sample provided meals only, while others provided lodging in addition. One concern in the sample had a business standing of 38 years and was owned by a Brahmin. The business standing of 6 others was between 15 to 20 years each, of 3 between 2 to 3 years each and that of the remaining 2 was less than 2 years each.

The customers were of 2 types , (1) regular, and (2) casual boarders. In 6 concerns in the sample the lodging charges were Re.1 per head per day. For permanent lodgers the charges were between Rs.25 and Rs.30 per month. The number of regular lodgers in all concerns except in one was between 5 and 10 each. In one concern the number amounted to 50. The charges for regular members inclusive of boarding and lodging ranged from Rs.55 to Rs.65 per month per head. The owners of 7 concerns stated that they got on an average 30 to 35 casual boarders and lodgers every day. The meal charges varied from Rs.1-8-0 to Rs.3 per day for casual members. The daily lodging charges varied from 12 annas to Rs.2-8-0.

The annual gross takings in 2 concerns were Rs.60,000 and Rs.25,000 respectively. Of these one each was owned by a Brahmin and another by a Maratha. They varied between Rs.15,000 and Rs.20,000 each in 4 others, between Rs.10,000 and Rs.15,000 in 3, between Rs.5,000 and Rs.10,000 in 2 and were Rs.500 in the remaining one.

The initial capital investment in 6 concerns was between

Rs.100 and Rs.500 each and in 3 between Rs.500 and Rs.1,200 each. It was Rs.2,000 in one and Rs.3,000 each in the remaining 2.

In all the 12 concerns in the sample, a total of 65 persons were engaged. Of these 12 were owners, 6 members of the owners' families, one manager, one clerk, 43 servants, and 2 boys. The monthly salary of the clerk was Rs.3/-. He came once a week and wrote the accounts. One concern had a manager who was looking after the concern and was paid Rs.20/- per month. Of the 43 servants, 26 were provided with free lodging and boarding. Of these, the salaries of 7 ranged from Rs.10 to Rs.20 each per month, and of 19 from Rs.5 to Rs.10 each per month. 17 servants were engaged on monthly payments without free boarding and lodging. Of these, the salaries of 2 were Rs.40 each per month. The monthly salaries of 3 others ranged from Rs.10 to Rs.20 each and of 12 from Rs.6 to Rs.10 each. Two boys were engaged on Rs.10 and Rs.6 respectively per month and were provided with free boarding and lodging. The average working hours per day varied from 4½ to 17.

5 of the concerns occupied ^{an} area of between 2 to 3 Khans each, 3 of between 6 to 8 Khans each, and 2 of between 10 to 12 Khans each. In the remaining two concerns the area occupied was 30 and 15 Khans respectively. The total annual expenses on account of rent and lighting etc. came to less than Rs.300 each in case of 3 concerns, between Rs.300 and Rs.500 each in 6 others and more than Rs.500 in the remaining

No marked seasonality was observed in this trade.

(17) Pan, Bidi, and Tobacco Shops : Graham mentioned that there were 21 shops of "Tambolees or sellers of betel leaves" and 62 persons were engaged in them.¹ Dr. Bal Krishna's survey of 1926 recorded 82 dealers in pan, bidi and tobacco in the town and a total of 138 employees were employed in them. Of these 32 were owned by Marathas, 28 by Mohammedans, 6 by Jains, 5 by ^{Lingayats, 4 by} Vaishyas, 2 by Brahmins, and 5 by members of other castes. The average working hours were 14 per day. 72 shops were in the rented premises. Of the 82 shops, 65 were started between 1920-26, 15 between 1910-20 and one each between 1900-1910, and 1886-1900.²

According to our Census of Establishments there were 126 shops dealing in pan, bidi, tobacco etc. in the city and a total of 270 persons were engaged in them. Of these 62 were in C ward, 23 in E ward, 18 in D ward, 14 in B ward, and 9 in A ward. Out of 126 shops, 61 engaged no outside help. 54 of the shops engaged between 2 to 3 servants each, 8 between 4 to 7 each, one between 7 to 10 each, and the remaining 2 more than 10 each.

Our sample consisted of 25 shops. Of these 12 were in C ward, 5 in E ward, 3 each in B and D wards and 2 in A ward. Of these 16 were owned by Marathas, 6 by Mohammedans, 2 by Lingayats and the remaining one by a Vaishya.

1 : Graham. Op.Cit., p.119.

2 : Dr. Bal Krishna. Op.Cit., pp. 4, 23, 34, 43, 47, 51, and 55.

Most of these shops were petty concerns. They sold pan, bidi, cigarettes, cheap cigars, sweets, candle sticks, matches etc. The goods sold were almost all purchased locally. The purchases were generally made in many cases from day to day or at the interval of 3 to 4 days. Five shop keepers in the sample engaged servants to make bidis for sale in their own shops.

The stock on hand in 4 of the shops was worth between Rs.5 and Rs.20 each, in 4 others between Rs.20 and Rs.50 each, in 7 between Rs.100 and Rs.200 each, and between Rs.500 and Rs.1,000 each in 3. The stock on hand was valued at Rs.1,500 in the case of the remaining shop.

The annual turnover in 4 of the shops varied between Rs.200 and Rs.1,000 each, in 9 between Rs.1,000 and Rs.2,000 each, in 3 between Rs.2,000 and Rs.3,000 each, in 5 between Rs.3,000 and Rs.4,000 each and between Rs.4,000 and Rs.5,000 each in 3. The yearly turnover in the remaining shop was worth Rs.24,000/-.

There were 4 shops in the sample in which the initial capital investment was less than Rs.100 each. In 13 other shops it was between Rs.200 and Rs.300 each, in 6 between Rs.300 and Rs.500 each, and between Rs.1,000 and Rs.1,200 each in the remaining 2.

In the 25 shops in our sample, a total of 64 persons were engaged. Of these 27 were owners, 10 members of the owners' families and 27 servants. Of the 27 servants, 26 were

engaged by 5 shops in the sample and chiefly for making bidis. They were paid on piece rate basis. The rate of payment ranged from Rs.1-8-0 to Rs.2-2-0 per 1,000 bidis. The output of workers varied from 500 to 1,000 bidis per day. Their monthly average earnings of workers were somewhere between Rs.35 to Rs.40. The hours of work varied from 11 to 18 per day.

Of the 25 shops in the sample, 2 shops occupied an area of $\frac{1}{4}$ Khan each, 10 of $\frac{1}{2}$ Khan each, and 11 of 1 Khan each, and 2 of more than 2 Khans each.

The annual expenses on account of rent, lighting etc. varied from Rs.20 and Rs.80 each in case of 5 shops, between Rs.80 and Rs.200 each in 16, and between Rs.200 and Rs.300 each in 3. In the remaining shop they amounted to Rs.700. Every shop had to pay a licence fee of Rs.2-4-0 to the Kolhapur Municipal Borough.

The rainy season was the dullest season, when less than 25 per cent ^{of} the total business was done. The business was generally brisk on Saturdays and Sundays.

(18) Vegetable Shops : Dr.Bal Krishna's survey of 1926 recorded 17 fruit and vegetable shops in the town and a total of 15 employees were engaged in them. Of these 16 were owned by Mohammedans and one by a Brahmin. The average hours of work were $11\frac{1}{2}$. 7 shops had been started between 1921 and 1926, 8 between 1910 and 1920, and the remaining 2 between 1901 and 1910.¹

1 : Dr.Bal Krishna op cit pp. 5 20 35 44 48. 52. and 56.

At the time of our Census of Establishments there were 68 vegetable and fruit shops, including those in the Ferris Market. In all the shops a total of 115 persons were engaged. Of these 41 were in C ward mostly in the Ferris Market, 12 in D ward, 9 in B ward and 3 each in A and E wards. 3 shops engaged between 7 and 10 persons each, 25 between 2 and 3 each and the remaining 40 did not employ any outside help. 13 shops were included in our sample, 8 from C ward, 2 each from B and D wards and one from E ward. Of these 6 were owned by Mohammedans, 5 by Marathas and 2 by Malis. One of the shops in the sample was in the business for about 55 years and was owned by a Mohammedan. Another shop having a business standing of about 30 years was owned by a Mali. The business standing of 4 others was between 5 and 15 years each, of 5 between 1 and 5 years each and of the remaining ones less than one year each.

All the shops in the sample sold vegetables, fruits, etc. They generally bought all their requirements from the villagers who come to the city every day to sell their vegetables. Often few wholesale merchants purchased all the vegetables and retailed them to petty vegetable sellers. Fruits were imported from Sangli, Miraj, Karad, Satara, Poona and Belgaum and from Raibag, Panahala in Kolhapur State. The transactions were generally on cash basis. If the Bagwans bought fruits on credit, they had to make payment within a week. If this period was exceeded, the interest at the rate of 9 to 12 per cent per annum was charged. The shop keeper had also to pay an octroi duty of one anna per bgg at Kolhapur

octroi station. 4 shops in the sample had no regular shops as such. Their homes served the purpose of a shop. Most of the vegetable shops were petty shops -- usually 'one-man' concerns.

The annual turnover of 3 shops was between Rs. 8,000 and Rs. 9,000 each, of 2 between Rs. 4,000 and Rs. 6,000 each, of 4 between Rs. 1,000 and Rs. 4,000 each, of 2 between Rs. 500 and Rs.1,000 each and of the remaining 2 less than Rs.400 each.

The value of the stock on hand in 7 shops varied between Rs.100 and Rs.300 each. In one of the remaining shops in the sample the stock on hand was worth Rs.40 and in the remaining 5 less than Rs.5 each. Smallness of stock was largely due to the perishability of the articles sold.

Out of 13 shops in the sample, only 3 shops employed servants, 2 shops 2 each and one shop ^{only} one each. The monthly salaries of these servants varied between Rs.40, and Rs.20.

The total annual expenses on account of rent lighting, etc. ranged from Rs.100 to Rs.150 each in 3 shops and from Rs.150 to Rs.300 in the remaining ones. All except one were located in rented premises.

The business was slack in the rainy season and brisk in summer.

(19) Book Sellers and Stationers : Dr. Bal Krishna's survey of 1926 recorded 12 book sellers and stationers shops in the city and a total of 13 'employees' were employed in them. Of these 3 shops had news-paper agencies also. Of those 10 were owned by Brahmins and 2 by Marathas. The hours of work on an

average were 11 per day. ~~¶~~ Of the 12 shops 7 had been started between 1921 and 1926, 4 between 1910 and 1920, and one between 1901 and 1910.¹

Our Census of Establishments recorded ¹⁶ shops of book sellers and stationers. Of these 10 were in C ward, 3 in B ward, 2 in D ward and one in A ward. 7 were one-man shops. 5 engaged between 2 and 3 persons each, 3 between 4 and 7 persons each and ~~one more than 10 persons each.~~ ^{remaining shop engaged 13 persons} Our sample consisted of 4 shops. Of these 2 were in C ward, one each in B and D wards. One each of the shops was owned by a Brahmin and a Jain. One shop was run in a partnership ~~¶~~ by 5 partners. Another shop was conducted by a co-operative store. The oldest shop which was in the business for more than 20 years was owned by a Brahmin. The business standing of other two shops was 7 and 15 years respectively. The remaining one had been started a year previous to our survey.

All the shops in the sample sold text books for schools and colleges, and also pencils, rubbers, papers, exercise books etc. Some shops dealt in other types of books of general interest both in Marathi and English. The books were ordered from Bombay, Poona, Calcutta, Lahore etc. The purchases were made on cash basis. One shop in the sample bought books on both cash and credit basis. A discount of 25 to 35 per cent was

1. From "The Commercial Survey of the Kolhapur City in 1926" By Dr. Bal Krishna. Tables 1, 16, 23 and appendices I, II, III, and IV. pp. 5, 29, 35, 48, 52, and 56.

allowed to Booksellers on catalogue prices.

The initial capital investment in 2 shops varied between Rs.1,000 and Rs.3,000 each and in 2 it was Rs.5,000 each. The total annual sales of 3 shops ranged from Rs.9,000 to Rs.15,000 each. It was Rs.50,000 in the remaining shop. The stock on hand in 3 of the shops was worth between Rs.2,000 and Rs.11,000 each. The stock on hand was valued at Rs.35,000 in the remaining shop.

In all the shops in the sample a total of 12 persons were engaged, of whom 7 were owners, 2 members of owners' families and 3 servants. One shop alone engaged 3 servants. The monthly salaries of the 3 servants were Rs.12, Rs.21 and Rs.31 respectively. They were salesmen. The expenses on account of rent and lighting amounted to between Rs.200 and Rs.300 each in the case of 3 shops. They were Rs. 576 in the remaining shop.

(20) Aerated Water : Dr.Bal Krishna's survey of 1926 recorded 29 ~~26~~²⁹ establishments of "manufacturers and sellers of aerated water". Of these 26 were owned by Marathas, 2 by Brahmins, and 1 by a Shimpi. A total of 31 'employees' were engaged in them and their average working hours were 12½ per day. Out of the 29 shops 20 were started during 1921-26, 5 during 1910-20, 3 during 1901-10 and the remaining one between 1881 and 1900¹.

1. Dr.Bal Krishna. op.cit. pp. 4, 28, 34, 47, 51, and 55.

At the time of our Census of Establishments there were in all 58 shops in the city and a total of 121 persons were engaged in them. Of these 29 were in C ward, 10 ~~more~~ each in B and E wards, 8 in D ward and one in A ward. Of the 58 shops, 4 engaged between 4 and 7 servants each, 36 between 2 and 3 each while the remaining 18 did not engage any outside workers. Our sample consisted of 11 such shops. Of these 5 were in C ward, 2 each in B and D and E wards. Of these 9 were owned by Marathas and 2 by Brahmins. Three of the shops in the sample had a business standing of between 10 and 15 years each 4 of between 5 and 10 years each and the remaining 4 of between 1 and 5 years each.

All the shops in the sample prepared and sold cold drinks. Previously they also used to serve ice-cream. But the manufacture and sale of ice-cream^{was} prohibited by Government Regulation due to the emergencies of the war situation. Consequently at the time of our survey no ice-cream was served in any of the shops. The equipment generally consisted of tables, chairs, soda fountains, scents, bottles, glasses, etc. etc. The cost of the total equipments (including decoration costs etc.) in 4 shops was between Rs.300 and Rs.500 each, in 3 between Rs.500 and Rs.1,000 each. It was Rs.3,500 in the ^{one} remaining shop, while 3 shops in the sample could not state the cost of their equipment.

In 5 of the shops in the sample, the initial capital investment was between Rs.200 and Rs.500 each, in 3 between Rs.500 and Rs.1,000 each and between Rs.1,000 and Rs.2,000 each in the remaining 3. The annual turnover in ^{the} 5 shops varied between Rs.1,500 and Rs.2,000 each, in 3 between

Rs.2,000 and Rs.4,000 each and between Rs.6,000 and Rs.10,000 each in the remaining 3.

In all the shops in the sample, a total of 29 persons were engaged and of these 11 were owners, ⁴ members of the owners' families and 14 servants. Of the 14 servants, the monthly salaries of 7 ranged from Rs.10 to Rs.15 each and of ~~7~~ the other 7 from Rs.15 to Rs.25 each. They were generally servers. The ~~duty~~ hours of work varied between 9 and 15½ per day.

The summer was the busy season and winter was a dull one in this trade.

(21) Dealers in Sweetmeats : Graham mentioned 3 shops dealing in sweetmeats and 4 persons were engaged in them.¹ ~~THE~~ Dr.Bal Krishna's Survey of 1926 recorded 18 confectionaries and 12 employees were engaged in them. Of these 10 were owned by Marathas, 2 each by Shimpis and Vaishyas, one each by a ~~man~~ Jain, Brahmin and 2 by members of other castes. The average working hours were 14½ per day. 13 shops were situated in rented premises. ~~7~~ Out of 18 confectionaries 7 were started during 1920 and 1926, 4 during 1910 and 1920, 2 during 1886 and 1900. The remaining 5 ^{concerns} were ~~an~~ hereditary.²

According to our Census of Establishments there were 30 dealers in sweetmeats and a total of 70 persons were engaged in them. Of these 11 each were in B and C wards, 5 in E ward, 2 in D ward and one in A ward. One of the shops employed

1. Graham. op.cit. p. 119.

2. Dr.Bal Krishna. op. cit. pp. 5, 29, 35, 48, 52, and 56.

between 7 and 10 persons each, 4 between 4 and 7 each, and 14 between 2 and 3 each. The remaining 11 shops did not engage any outside worker. Our sample consisted of 8 shops. Of these 3 were in C ward, 2 each in E and B ward and one in D ward. Three of the shops in the sample were owned by Marathas, 2 by Jains and one each by a Lingayat, a Khatri and a Shimpi. Out of the 8 shops in the sample, 6 had a business standing of less than 3 years each, 2 of between 3 and 5 years each and the remaining one of more than 8 years. All the shops in the sample sold pedhas, revadi, barphi, and other sweetmeats. Due to shortage of sugar they could not prepare all the kinds of sweetmeats, they used to prepare before the war. Two shops in the sample brought sweetmeats from Bombay. Other shops bought most of their requirements locally.

The initial capital investment was between Rs.100 and Rs.300 each in 5 shops and in the remaining ³4 between Rs.400 and Rs.800 each.

The stock on hand was worth Rs.25 and Rs.240 each in 5 shops. It was worth Rs.2350, 2,500 and 3,500 respectively in the case of the remaining 3. The yearly turnover in 5 shops varied between Rs.1,500 and Rs.2,500 each. In the remaining 3 it was stated to be Rs.6,000, Rs.15,000 and Rs.25000 respectively.

In all the shops in the sample 13 persons were engaged. Of these 13 were owners, and 6 servants. Only 4 shops engaged servants, 2 shops 2 each and 2 other one each. The monthly salary of 2 servants were Rs. 14 each with free boarding and

lodging. Two others servants were employed on Rs.20 each per month and the remaining on Rs.10 per month. The hours of work varied between 4 and 14 per day.

The expenses on account of rent and lighting etc. ranged from Rs.150 to Rs.300 each in the remaining 4. All the shops were petty concerns occupying an area of 1 to 2 Khans each.

The rainy season was the slack season. The sales shot up at the time of Diwali and such other festivals.

(22) Barber's Shops : There were in Kolhapur Town 150 barbers according to Graham's Report ~~in 1846~~.¹ Dr. Bal Krishna's Survey of 1926 recorded 48 barbers shops excluding the itinerant ~~barbers below~~ and a total of 22 'employees' were engaged in them. Of the 48 barbers shops, 46 had been established during 1921 and 1926 and 2 during 1910 and 1920.²

According to our Census of Establishments there were 165 barbers' shops in the city and a total of 170 persons were engaged in them. Almost all the shops called themselves hair cutting saloons. Of these 57 were located in C ward, ²¹ 24 in D ward, ³⁰ 24 in B ward, ²⁰ 19 in ward E, and 17 in A ward. Out of ¹⁶⁵ 170 saloons, 105 engaged no outside hands, 53 engaged between 2 and 3 servants each, 6 between 4 and 7 each and the remaining one between 7 and 10. Our sample consisted of 31 shops, of which 12 were in C ward, 8 in D ward, 5 in B ward and 3 each in A and B wards. Of these 26 shops were owned

1. Graham op. cit. p.116.

2. Dr. Bal Krishna. op. cit. pp. 4, 28, 34, 47, 52, and 55.

by Barbers and 5 by Marathas. Of the 31 shops in the sample 9 shops had a business standing of between 15 to 20 years each, 8 of between 10 to 15 years each and 5 of between 5 to 10 years each. The business standing of the remaining ~~19~~ shops was less than 6 years each.

The equipment in these shops mainly consisted of a few pieces of furniture, several sets of the necessary instruments like razors machines, brushes etc. and toilet requisities etc. The owners and the members of the owners' families themselves did all the work and no outside workers were engaged except in six shops in ~~themselves.~~ *the sample.*

In all the shops in the sample a total of 51 persons were engaged. Of these 33 were owners, 5 members of their families or their relatives, and 13 hired workers. Of the latter 12 were engaged on piece rate basis, i.e. they were paid half the amount charged to the customers served by them. A worker got on an average Rs.300 per year. In one shop in ~~ward~~ D a barber was employed on a fixed salary of Rs.22 per month. The hours of work varied between 8 to 15 per day.

The yearly gross takings in 7 shops came to between Rs.100 and Rs.500 each, in 15 to between Rs.500 and Rs.1,000 each and in 8 to between Rs.1,000 and Rs.1,500 each. It was Rs.5,000 in the case of the remaining shop.

The total cost of the instruments etc. in the shops was worth between Rs.200 and Rs.300 each in 14 shops, between Rs.300 and Rs.500 each in 5 and Rs.500 and Rs.1,000 each in 5

others. The remaining 7 shops in the sample did not furnish information on this point.

The initial capital investment in 6 shops was between Rs.500 to Rs.1,000 each, in 5 between Rs.300 to Rs.500 each and in 14 between Rs.100 to Rs.300 each. In the remaining 6 it was less than Rs.100 each.

All the shops were situated in rented premises. Twelve shops occupied an area of 1 Khan each, 17 of two Khans each, and the remaining 2 three Khans each.

The annual expenditure on account of rent and lighting in 14 shops varied from Rs. 50 to Rs.100 each, in 10 others from Rs.100 to Rs.200 each and in 5 from Rs.200 to Rs.300 each. In the remaining 2 shops they came to Rs.564 and Rs.432 respectively.

No marked seasonality was observed in this trade.

(23) Mutton Shops : Graham did not mention mutton shops but stated that there were 26 shops of "butchers and Liquor Vendors" and a total of 67 persons were engaged in them.¹

Dr.Bal Krishna's Survey of 1926 recorded 23 mutton shops in the town and in them were engaged 49 'employees'. Of these 16 were owned by butchers and 7 by Mohomedans. The average working hours per shop were 14 per day. Out of 23 shops 5 had been started in the period between 1886 and 1900, 7 between 1901 and 1910, 6 between 1910 and 1920 and the

1. Graham op. cit. p. 119.

remaining 5 between 1921 and 1926.

At the time of our Census of Establishments there were 43 mutton shops and a total of 95 persons were engaged in them. Of these 31 were in C ward in what was known as the nutton ^{market} ~~market~~, 6 in D ward, and 2 each in A, B, and E wards. Our sample consisted of 8 shops of which 6 were in C ward and ^{one} each in B and D ward. 5 shops were owned by Mohommedans and $\frac{3}{4}$ by Marathas. One shop in the sample was started 2 years previous ^{to} our survey. The business standing of the remaining 7 shops was between 10 and 15 years each.

The initial capital in the case of 4 mutton shops was between Rs.20 and Rs.50 each and in 2 between Rs.50 and Rs. 100 each. The initial capital investment in the case of the remaining 2 shops was Rs.5,000 and Rs.1,000 respectively.

All the shops in the sample sold mutton, fish, etc. Sheep were bought in the weekly market on Sundays. They were generally killed by persons of butcher caste who were paid one anna per animal killed.

The yearly turnover varied from Rs.5,000 to Rs.10,000 each in the case of 6 shops. It was Rs. 36,000 and Rs.30,000 respectively in the remaining 2 shops, ^{business being} ~~and one~~ owned by a Maratha, ^{the latter by} ~~and another~~ a Mohommedan respectively.

In all the shops 28 persons were engaged. Of these 8 were owners, 4 members of the owners' families and 16 servants. Of the 16 servants engaged, one was a boy who was paid Rs.15 per month. 3 servants were provided with free lodging and boarding and were paid Rs.45, Rs.45, and Rs.80 per month respec-

ctively. The monthly salaries of 5 other servants ranged from Rs.25 to Rs.30 each and of 6 from Rs.30 to Rs.50 each. One servants was employed on the daily wages of Rs.0-10-6. Almost all servants were salesmen.

The expenses on account of rent, lighting etc. came to between Rs.125 and Rs.250 each in 4 shops and to between Rs.300 and Rs.400 each in ³other shops. They amounted to Rs.630 in the remaining shop~~s~~.

The season commencing from June to October was considered to be the slack season .

(24) Laundries : Graham recorded 175 washermen in Kolhapur Town.¹ Dr.Bal Krishna's Survey of 1926 recorded 25 Dhobis and 31 'employees' were engaged in them. The report stated "only those washermen who have got their shops are counted, other plying their occupation at home are not included". The establishments were owned by Dhobis or Parits, the traditional washerman caste. The working hours on an average were 12½ per day. 18 were situated in rented premises. Eighteen shops had been started between 1921 and 1926, one between 1910 and 1920 and another between 1886 and 1900. The remaining 5 were described as hereditary concerns.²

Our Census of Establishments recorded in all 128 laundries in the city and a total of 269 people were engaged in them. Of these 52 were in C ward, 24 in D ward, 21 in B

1. Graham op. cit. p. 116

2. Dr.Bal Krishna op. cit. pp. 4, 28, 34, 43, 47, 50, and 55.

ward, 19 in E ward and 12 in A ward. Our sample consisted of 25 laundries, of which 10 in C ward, 4 each in B, D and E wards, and 3 in A ward. Two laundries in the sample were owned by Marathas and the remaining ones belonged to Parits. One of the laundries, owned by a Parit claimed to be in the business for about 40 years. 7 had a business standing of between 5 and 10 years each and the remaining of less than 5 years each.

Washing of woolen, silk and cotten clothes was undertaken by the laundries. Dry cleaning was also done. The requirements of a laundry shop were one or more cupboards, one or more wooden tables, ironing equipments and washing materials like washing soda, indigo, coal, soap etc. etc. ~~Washing soda, soap, indigo, coal etc~~ ^{which} were purchased locally.

Four laundries had made an initial capital investment of Rs.250 to Rs.500 each, ~~5~~ of Rs.100 to Rs.250 each and the remaining 16 of Rs.30 to Rs.100 each. The total takings in a year in 2 laundries amounted about Rs.2,000 each, in 6 between Rs.1,000 and Rs.2,000 each, in 15 between Rs.500 and Rs.1,000 each and in the remaining 2 between Rs.100 and Rs.500.

The total number of persons engaged in all the laundries in the sample was 50. In almost all concerns members of the family did all the work of washing. In only one concern two outside persons were employed. They were engaged as washermen to wash clothes. One of them was paid Rs.30 per month and the other Rs.5/- per month with free boarding and lodging. The hours of work varied between 9 to 13 per day.

The total expenses per month in connection with rent, lighting, soap, varied between Rs.5 and Rs.15 each in case of 5 shops, between Rs.30 and Rs.50 each in 2, between Rs.50 and Rs.100 each in 13 and less than Rs.10 in the remaining ones. Nineteen laundries were situated in rented premises.

13 laundries had an area of one Khan each, 11 of 2 Khans each. The remaining one had an area of 4 Khans each.

Every laundry owner had to pay a tax of one rupee to the Kolhapur Municipal Borough. No marked seasonality is observed in this trade.

(25) Glass Bangles : Dr. Bal Krishna's Survey of 1926 recorded 13 sellers of glass bangles and the number of 'employees' employed in them was 5. Of these, 14 shops were owned by Mohammedans, 2 by Jains, one by a Brahmin and one by a member of some other caste. Two shops did wholesale and 16 retail business. Eleven shops were situated in rented premises. The average working hours were 13½ per day. Two shops had been established between 1901 and 1910, 4 between 1910 and 1920 and 8 between 1921 and 1926 and the remaining were described as hereditary concerns.

According to our Census of Establishments there were 21 shops dealing in glass bangles and a total of 52 persons were engaged in them. Of these 15 were in D ward, and 6 in B ward. Among them 13 were 'one-man' concerns. 3 shops in the sample engaged between 2 and 3 persons each. Our sample consisted of 5 shops of which 4 were in D ward and one in B

ward. Of there 3 were owned by Mohomedans, 2 by Jains, two shops were in the business for between⁵ to 10 years each. The business standing of other two was 40 and 30 years respectively. The former was owned by a Jain and the latter by a Mohomedans. One did not furnish the information on the point. All the shops in the sample sold various kinds of glass and ^{other} bangles. The purchases were almost all made locally on cash payment.

All the shops in the sample were started with an initial capital investment varying from Rs.40 to Rs.200 each. The stock on hand was between Rs.20 to Rs.100 in 3 shops. It was valued at Rs.370 and Rs.400 respectively in the remaining 2. The annual turn over in case of 4 shops amounted to between Rs.100 and Rs.1,000 and it was Rs.1,500 in the remaining one. The expenses on account of rent and lighting came to between Rs.40 and Rs.200 each in all the shops in the sample.

In all the shops, 5 persons were engaged and they all were owners. The hours of work varied between 7 and 12 per day. The business in this trade was brisk around Divali season and also during the marriage season.

P.T.O.

The Different Types of Hawkers in the City of Kolhapur.

Types of Hawkers	Wards	Ward A	Ward B	Ward C	Ward D	Ward E	Address not found	Total	Selected for our sample inquiry
1) Sweet-meat Sellers		1	1	6	6	1	32	47	7
2) Fruit Sellers		-	-	6	4	-	-	10	4
3) Parched Rice Sellers		-	5	1	1	-	-	7	4
4) Stationery Sellers		-	-	2	2	-	-	4	2
5) Utensil Sellers		-	-	-	30	2	-	32	10
6) Jar Buyers		-	-	-	3	-	-	3	1
7) Bangle Sellers		-	5	12	7	-	-	24	8
8) Vegetable Sellers		-	-	-	3	-	-	3	1
9) Khan Sellers		-	-	-	2	-	-	2	1
10) Quaab Doctors		-	-	-	1	-	-	1	-
11) Amsul Sellers		-	-	-	1	-	-	1	1
12) Cap Sellers		-	-	-	1	-	-	1	1
13) Hosiery Sellers		-	-	-	1	-	-	1	1
14) Tobacco-pipe Sellers		-	-	-	1	-	-	1	-
15) Tea Sellers		-	-	-	-	-	3	3	-
Total		1	11	27	63	3	35	140	41

(iv) Itenerent Traders or Hawkers : Graham recorded 600 what he called "itenerent traders" in the city in 1854.¹

Our Census of Establishments was not expected to cover business that had no fixed abode and no hawkers were enumerated in it. For conducting an inquiry into this interesting line of business, we tried to carry out a separate census of hawkers in the second week of September 1946. We sent continuously for a week the junior investigators to different places in the city such as Motor Stands, Cinemas, Parks, etc. where hawkers are most likely to be found carrying on their business and enumerated them. We enumerated in all ~~184~~ 140 hawkers, a detailed classification of which is given below. But the hawkers were considerably under enumerated as we came to learn later on. For instance we enumerated 32 hawkers of brass and copper-ware but these in the business informed us that their number was in the neighbourhood of 150. This could not be avoided because the hawkers ^{were} ~~have~~ continuously on the move and it was very difficult to cover all of them. For a detailed inquiry, however, we had to have some definite information from which to draw a sample and we used the information collected by junior investigators for this purpose.

P.T.O.

1 : Graham. Op.Cit., p. 118.

There were only few peculiarities found in the itinerent trade that need attention. There were certain type of itinerent traders such as Joshis, Kasars or Maniyars, who were traditionally in the same business for generations. All these who bartered brass and copper vessels for old clothes were mostly 'Joshis' while those who sold glass bangles were either Kasars or Maniyars. Even to this date this caste predominance in these trades had^s remained in tact.

The itinerent traders in general could be classified into two types. Those who carried goods for sale as head loads and others who carried it on four wheeled push carts. Fruit sellers, sweetmeat sellers belonged to the latter class.

Though these itinerent traders moved through all the parts of the city, they generally drew their customers from the middle class. These itinerent traders especially 'Joshis' who bartered vessels in exchange of old clothes were obviously popular with people who were better off. They, therefore, moved through areas where middle class people resided.

(1) Sellers of Copper, Brass, and Glass vessels : According to our Census of hawkers there were in all 32 hawkers of this type in the city. Almost all were 'Joshis' by caste. Majority of them lived in Joshi Galli in D ward. A few were found in E ward also.

Our sample consisted of 10 such hawkers. One of the hawkers in the sample was in this trade for more than 15 years, 3 for between 6 to 10 years and the remaining ones for between 4 and 6 years.

Their trade stock consisted of all types of copper and brass vessels, vessels of china clay, etc. They moved about in the city throughout the day. The stock each one carried was generally worth between Rs.20 and Rs.40. The goods were bought from the local merchants once or twice a week on cash payment. The initial capital required for this trade was very meagre ranging from Rs.20 to Rs.50 only. Two of the hawkers in our sample stated that they had borrowed initial capital of Rs.50 at 9 per cent.

These traders accepted old clothes in exchange for brass and copper vessels. After mending, cleaning and washing, they were generally sold in weekly bazzars held on each Sunday in the city. It was stated by them that this was more profitable to them than to accept payment in money. The daily turnover per trader as stated by them came nearly to Rs.10 and Rs.15, and the profit they earned was generally 4 annas in a rupee worth of goods sold.

(2) Bangle Sellers : The predominance of two castes was seen in this trade -- Kasars and Maniyars, During recent years this type of hawker was fast disappearing in cities. The bangle sellers had been replaced recently by specialised retail bangle shops. Kasars - Jain bangle sellers - had almost disappeared from this trade and had taken to some other occupations. The majority of the bangle sellers at the time of our survey were found to be Maniyars, a sub caste of the Mohomedans.

The 8 bangle sellers constituting our sample were all Maniyars. Four of them stated that they were not the residents

of the city but came there for business seasonally. The three others stated that in addition to the city they generally went adjoining villages for attending the weekly markets or village fairs.

Three of the bangle sellers in our sample possessed goods worth Rs.100 each, 3 Rs.75 each and the remaining two worth Rs.60 and Rs.20 respectively. Majority of the hawkers replenished their stock by buying from local wholesale glass bangle merchants on cash payment. Only one of the hawkers in our sample could get goods on credit for one month or so. The daily turnover of these hawkers was estimated at between Rs.5 and Rs. 10 each.

(3) Sweetmeat Sellers : There were 47 sweetmeat sellers of which 7 were included in our sample. Out of these seven, 3 were Marathas and the remaining comprised a Hajput, a Lingayat, a Gujarati and a Punjabi. Three of them were outsiders.

Everyone of them had a push cart of his own, which cost them between Rs.100 and Rs.150. The stock they carried consisted of etables like Shev, Chivada, Churmure, etc. and few varieties of sweetmeats. Three of them had stock worth between Rs.20 and Rs.30 each and the remaining of more than Rs.50/- each. Shev, Chivada, Sweetmeats were prepared at home by the traders generally twice a week. The raw materials like dal, ghee, sugar, etc. were purchased locally.

Hawkers of this type generally did not move from place to place. Their usual places of doing business were Motor Stands, Public Parks, or Cinema Theatres. The daily turnover of

a trader was stated to be between Rs.5 and Rs.15.

The brisk season in this trade was between October and May. The rainy season was dull.

The sweetmeat hawkers were required to pay a wheel tax of Rs.1-8-0 per push cart and annas eight as licence fee per year to the Kolhapur Municipal Bourough. Besides this, lighting charges came to between Rs.2 and Rs.4^{per} month.

(4) Fruit Hawkers : Most of the fruit hawkers were Muslims. Our sample consisted of three Mohomedan and one Maratha fruit hawkers. All had an open fruit cart each in which they carried and displayed fruits. Cinema Theatres, Public Parks, Motor Stands were the places at which these hawkers sold their goods. The fruits they carried differed from season to season.

They generally bought their stock on credit from the fruit dealers at the Ferris Market every day. The total fruits they had with them were generally worth between Rs.20 and Rs.40 each. The daily turnover was stated to be between Rs.10 and Rs.15 each.

The cost of a push-cart was roughly estimated at between Rs.75 and Rs.100. The lighting charges came to Rs.3 and Rs.4 a month. Besides this they had to pay Rs.1-8-0 as wheel tax for the push-cart to the Kolhapur Municipal Bourough.

(5) Stationery and Hosiery Hawkers : There were in all 4 hawkers ⁱⁿ hosiery and stationery of which two were included in our sample. One was a Maratha and other a Mohomedan. Both

had a cart which cost them Rs.40 to Rs.50 before war. One carried out his business usually at Gangawesh Motor Stand and other at the Ferris Market. Each possessed goods worth between Rs.300 and Rs.400. The initial capital they had invested was between Rs.200 and Rs.250. The goods were purchased from local dealers on credit and the accounts were squared up once a year usually in Diwali. The daily turnover of each came to between Rs.8 and Rs.10.

They had to pay wheel tax for the push-cart of Rs.1-8-0 annually. The lighting charges amounted to Rs.3 to Rs.4. One of the hawkers had to pay Rs.3 per month.

The profit calculated by them came roughly to ^{Rs.}4 to 6. September to May were the most busy months for these class of hawkers.

(6) Roasted Rice Sellers : We selected 4 out of 7 roasted rice sellers. Two of them were Vaishya Vanis, the remaining two being a Maratha and a Jain. Three of them carried their goods as head loads. One had a cart hired at the rate of six annas per day. Roasted rice and dal were locally bought every day. They usually moved about in the city after 5 p.m. As usual the places they visited for business were public parks, Cinema Theatres etc. The daily sales were estimated to be between Rs.3 and Rs.5 each. The brisk season was from January to October.

Chapter IV

Weekly Market And Other Trades.

Weekly Bazaars : Graham recorded that " The principal bazaar, which is, however, indifferently supplied, and bears the appellation of Goozeree, is situated in the centre of the fort, running east and west and contains the shops of principal bankers, cloth merchants and jewellers, and besides the Goozree, daily bazaars, well supplied with the produce of country, are held in different parts of the city Beyond the walls of the fortified town there are six Pethas each bearing the name of the day on which the weekly market is held".¹ At the time of Graham, it appears from the above, a daily bazaar was held in different parts or wards of the town on different days of the week. Graham further records in this connection as follows, "Daily Bazaars -- No. of shops 628, amount of supplies sold Rs.669-4-0".² He did not specify the day on which the bazaar was held or the part of the town in which it was held and to which the above information related. Graham, however, has appended a detailed "Statement showing the names and quantity of different articles quantity sold etc.". This is reproduced below. The information contained in the tables No. 36 and 37 could not have been collected without ~~an~~ actual counts. The statement is obviously combined one for all the daily markets held during a week.

The Gazetteer did not refer to daily bazaars as being

1 : Graham op.cit. p. 114
2 : Ibid p. 119

Statement Showing the Names and Quantity of Different Articles Brought for Sale
in the Daily Bazaars of Kolhapur, and the Quantity Sold, etc.

Particulars	Brought for Sale from the Districts				Goods Sold from the Stock in the Town				Total			
	EXPOSED FOR SALE		SOLD		EXPOSED FOR SALE		SOLD		EXPOSED FOR SALE		SOLD	
	No. of Loads	Value in Cash Rs.	No. of Shops	Amount of Daily Sales Rs.	No. of Loads	Value in Cash Rs.	No. of Shops	Amount of Daily Sales Rs.	No. of Loads	Value in Cash Rs.	No. of Shops	Amount of Daily Sales Rs.
1. Fruits and Vegetables	50	10-0-0	50	6-0-0	55	9-0-0	55	6-0-0	105	19-0-0	105	12-0-0
2. Shoes and Sandles	1	5-0-0	10	2-0-0	3	10-0-0	25	4-0-0	4	15-0-0	35	6-0-0
3. Mutton and Fowls	2	4-0-0	10	3-0-0	10	8-0-0	25	22-0-0	12	12-0-0	35	25-0-0
4. Coarse Country Turbans	-	-	-	-	2	15-0-0	10	5-0-0	2	15-0-0	10	5-0-0
5. Salted Fish	-	-	-	-	1	1-8-0	1	0-8-0	1	1-8-0	1	0-8-0
6. Bamboo Work, Baskets, etc.	-	-	-	-	10	6-0-0	20	5-0-0	10	6-0-0	20	5-0-0
7. Country Cloth of Various Sorts	5	50-0-0	10	25-0-0	30	150-0-0	30	75-0-0	35	200-0-0	40	100-0-0
8. Copper and Brass Utensils	-	-	-	-	1	25-0-0	10	5-0-0	1	25-0-0	10	5-0-0
9. Exchange of Company's Copper Currency	-	-	-	-	-	-	40	50-0-0	-	-	40	50-0-0
10. Blankets and Sungurry	-	-	-	-	1	9-0-0	5	8-0-0	1	9-0-0	5	8-0-0
11. Thread Bundles	15	30-0-0	10	30-0-0	35	120-0-0	30	120-0-0	50	150-0-0	40	150-0-0
12. Numdas etc.	-	-	-	-	1	2-8-0	2	2-8-0	1	2-8-0	2	2-8-0
13. Bettle Leaves and Tobacco	1	1-8-0	2	0-8-0	1	2-8-0	6	1-0-0	2	4-0-0	8	1-8-0
14. Grass Bangles	-	-	-	-	5	40-0-0	6	1-8-0	5	40-0-0	6	1-8-0
15. Rings made of Kings Metal	-	-	-	-	-	6-0-0	5	1-0-0	-	6-0-0	5	1-0-0
16. Haberdashery	1	50-0-0	4	2-0-0	1	50-0-0	4	1-0-0	2	100-0-0	8	3-0-0
17. Perfumery	-	-	-	-	-	2-0-0	5	1-0-0	-	2-0-0	5	1-0-0
18. Oil	-	-	-	-	-	5-0-0	4	4-0-0	-	5-0-0	4	4-0-0
19. Earthen Pots	-	-	-	-	10	5-0-0	10	3-0-0	10	5-0-0	10	3-0-0
20. Fish	-	-	-	-	1	2-0-0	2	0-8-0	1	2-0-0	2	0-8-0
21. Cows, Buffaloes, Bullocks, Horses, etc.	-	-	-	-	-	50-0-0	10	25-0-0	-	50-0-0	10	25-0-0
22. Iron Articles such as Lamps Ladles, etc.	-	-	-	-	-	2-0-0	4	1-0-0	-	2-0-0	4	1-0-0
23. Wooden Articles	-	-	-	-	-	1-0-0	1	0-8-0	-	1-0-0	1	0-8-0
24. Stone-Ware	-	-	-	-	-	1-0-0	1	0-4-0	-	1-0-0	1	0-4-0
25. Basket made of Karwees, etc.	-	-	-	-	1	1-0-0	2	0-8-0	1	1-0-0	2	0-8-0
Total	75	150-8-0	96	68-8-0	168	523-8-0	313	343-4-0	243	674-0-0	409	411-12-0

Statement Showing the Different Kinds of Grain Brought for Sale in the Daily Bazaars of Kolhapur
and the Quantity Sold etc.

Particulars	Brought for Sale from the District				Sold from the Stock in the Town				Total			
	EXPOSED FOR SALE		SOLD		EXPOSED FOR SALE		SOLD		EXPOSED FOR SALE		SOLD	
	No. of Gonees	Value in Cash	No. of Shops	Amount of Daily Sales	No. of Gonees	Value in Cash	No. of Shops	Amount of Daily Sales	No. of Gonees	Value in Cash	No. of Shops	Amount of Daily Sales
	Rs.		Rs.		Rs.		Rs.		Rs.		Rs.	
1. Jowaree (Holcus Sorghum)	30	75-0-0	25	60-0-0	20	50-0-0	12	25-0-0	50	125-0-0	37	85-0-0
2. Naglee (Cynesurus Coroanud)	4	8-0-0	4	8-0-0	2	4-0-0	2	4-0-0	6	12-0-0	6	12-0-0
3. Pulse or Toor	-	-	-	-	5	15-0-0	10	8-0-0	5	15-0-0	10	8-0-0
4. Rice, Cleaned	10	40-0-0	20	25-0-0	5	20-0-0	10	15-0-0	15	60-0-0	30	40-0-0
5. Wheat	10	30-0-0	10	20-0-0	-	-	-	-	10	30-0-0	10	20-0-0
6. Gram	5	15-0-0	5	10-0-0	5	15-0-0	4	5-0-0	10	30-0-0	9	15-0-0
7. Bajree (Holcus Spicatus)	4	10-0-0	5	8-0-0	2	5-0-0	2	2-0-0	6	15-0-0	7	10-0-0
8. Pulse or Gram	-	-	-	-	4	12-0-0	10	5-0-0	4	12-0-0	10	5-0-0
9. Salt	10	25-0-0	10	8-0-0	5	12-0-0	5	5-0-0	15	37-0-0	15	13-0-0
10. Coconut	5	20-0-0	5	8-0-0	2	8-0-0	2	2-0-0	7	28-0-0	7	10-0-0
11. Oorid (Phasaolug Radiatus)	1	2-8-0	4	2-0-0	1	2-8-0	4	2-8-0	2	5-0-0	8	4-8-0
12. Moog (A sort of Kidney Bean)	1	3-0-0	2	0-8-0	-	-	-	-	1	3-0-0	2	0-8-0
13. Musoor (A sort of pulse or lentel)	-	-	-	-	1	3-0-0	4	0-8-0	1	3-0-0	4	0-8-0
14. Vataney (Peas)	1	2-0-0	8	1-0-0	1	2-0-0	4	1-0-0	2	4-0-0	12	2-0-0
15. Castor Seed	1	3-0-0	4	0-8-0	-	-	-	-	1	3-0-0	4	0-8-0
16. Coriender Seed	1	4-0-0	1	3-0-0	-	-	-	-	1	4-0-0	1	3-0-0
17. Mustard Seed	-	2-0-0	1	2-0-0	-	-	-	-	-	2-0-0	1	2-0-0
18. Methia	1	4-0-0	2	2-0-0	-	-	-	-	1	4-0-0	2	2-0-0
19. Goor or Jagree	-	-	-	-	2	18-0-0	10	7-0-0	2	18-0-0	10	7-0-0
20. Poatay	1	2-8-0	2	1-0-0	-	-	-	-	1	2-8-0	2	1-0-0
21. Sawa	1	1-8-0	2	1-8-0	-	-	-	-	1	1-8-0	2	1-8-0
22. Sundry articles used in Curry- Stuff, sold by retail	-	-	-	-	-	-	30	15-0-0	-	-	30	15-0-0
Total	86	247-8-0	110	160-8-0	55	166-8-0	109	97-0-0	141	414-0-0	219	257-8-0

held in the town but only referred to a bazaar that was held once a week.¹ It would appear that the daily bazaars held in different parts of the town noted by Graham in 1854 had in the course of the next 30 years, ceas^sed and had given place to a single weekly market held on every Sunday.² The Gazetteer noted further that the weekly market was collecting and distributing centres." At Kolhapur grain, cloth, earthen wares, baskets and cattle largely come from neighbouring places. Most of these articles find their way to Nipani in Belgaum and Chiplun and Rajapur in Ratnagiri.³ Prof. Modak noted in 1895 that "A large weekly market is held in the place (i.e. Kolhapur Town) every Sunday which is attended by more than 5,000 people from outside.⁴

At the time of our Survey the weekly market was held on Sunday at the following places -- (1)^{at} Laxmipuri area, (2) at Varuntirth area, and (3) at Shukrawar Peth near Panchangaga river. By the Laxmipuri area no compact area is indicated. It comprised many different areas of different wards. It included the Station Road, Laxmipuri grain market, Hattimahal Road, Bindu Chowk etc. Grain and vegetables were mainly sold in the market held in this area. Varuntirth market held near Varuntirth tank, was confined to wood, firewood, etc. The

1 : Gazetteer, p. 204

2 : This development is by no means peculiar to Kolhapur. A similar development took place in Poona and other town of Maharashtra. As towns grow the daily shifting bazaars settle down for more permanent business and instead of a daily bazaars a permanent bazaar or market develops with perennial shops doing business on all days and at fixed places. The history of the development of the towns in Europe also showed similar trend. (Masecbaun)

3 :

4 : Prof. Modak op.cit. p. 112

Cattle market was held in Shukrawar Peth near the Panchaganga river where an open space had been specially provided for the cattle market by the Municipality.

In order to ascertain the number of sellers attending the weekly market the place of their origin, the type and the value of the commodities brought for sale etc.etc. a detailed census of the weekly market was necessary. The census of a week or a month would not have served our purpose because no seasonal variations either in the type of commodities or in attendance of sellers could have been then recorded. Hence we selected four typical months in the year 1946 which would roughly represent all the seasons. They were January, April, July and October. We carried out a census of all weekly bazaars, totaling ¹⁶ of 16, held during these months.

The Procedure : To carry out this census we engaged in all 25 to 30 investigators who were mainly recruited from primary teachers in the city. They were paid one pice per one questionnaire filled in.

The whole weekly market area was split up into different parts and each part was entrusted to each investigator who was asked to visit the place early in the morning before 7 a.m. A printed questionnaire containing the following questions were supplied to the investigators (i) place, (ii) shop -- from city or outside, (iii) shop owner, (a) caste, (b) sub-caste, (c) place of origin, (iv) Means of transport, (v) His usual profession, (vi) His attendance at the weekly market, seasonal, permanent or casual, (vii) Goods, (a) type of goods, (b) value

of goods, (c) his own or those produced by others, (viii) selling price.

In spite of our precautions the danger of double enumeration was large because sellers often moved from place to place in order to dispose of their goods quickly and at better prices. For example in the Laxmipuri area vegetables were sold quickly and at a good price whereas butter would be sold quickly and fetch a comparatively better price at the Varuntirth market. So sellers having both butter and vegetables would sell vegetables in Laxmipuri market and then would move to the Varuntirth market to sell their butter or vice versa. We took all possible precautions against this and in many cases the sellers themselves told the investigator that they had been enumerated previously. On the whole, therefore, double counting in one census was reduced to a very small magnitude.

There was also the other danger of the investigators scamping the work. In order to check this, our permanent junior investigators were posted in the market to supervise and check the investigators off hand in their work. No investigator was allotted permanently a part or place for this work. This enabled us to check the results of all investigators who worked for the same part in different weeks of the same month. If any discrepancy was marked in any week an explanation was called for from the investigator. In this manner censuses in all the three areas were carried out on sixteen Sundays during the various months given above. A total of 41,034 questionnaires were filled in.

Limitations : If we were thus able to eliminate to a very considerable extent over enumeration through double counting and under enumeration through scamping of work by investigators by the various steps described above we would not avoid a certain under enumeration of sellers in the weekly market. This was because of the almost continuous arrivals and departures of sellers throughout the bazaar day. Our census was taken only once between 7 a.m. and 12 noon simultaneously in all the five markets. After our survey, the sellers who departed after disposing off their goods before our enumerator reached a spot as well as those who arrived there after we had proceeded further in this area would not be naturally enumerated. With the resources and men at the command of our office of Socio-Economic Survey, we were not in a position to organise round the clock census in which for avoiding double counting, a very elaborate system of passes, etc. would have had to be devised. The census carried out by us was thus characterised by a certain degree of under-enumeration. There was no means of estimating the degree of this under-enumeration. However, a rough idea about the degree of under-enumeration in the cattle market is given below. But with these possible limitations the census was as thorough as could be devised. And as all censuses were carried out in a uniform manner the results of all of them, it might be reasonably presumed, are subject to the ^d same degree of under-enumeration on account of this. The census was taken on the following dates : January 1946 :- 13th, 20th and 27th of January, ^{and} 3rd February. April 1946 :- 7th, 14th, 21st and 28th April. July 1946 :- 7th, 14th, 21st and

28th July. October 1946 :- 6th, 13th, 20th and 27th October.

The census was carried out smoothly on all the above dates except on 6th October 1946. On that day the Municipality tried to enforce certain rules it had made demark^{ca}eting the streets and areas that should be occupied by sellers coming to the weekly market. The Municipal servants on 6th October 1946 tried to enforce these demark^{ca}etions by disallowing sellers to occupy certain areas or streets without the demark^{ca}eted lines. This created confusion among the sellers and they began to wander here and there and shift their positions constantly. As a result we could not carry out a satisfactory census on that day. The count on that day was far from^{thorough.} In the following, therefore, the average for October has been derived from the results of the census during the remaining 3 weeks in that month.

We now proceed to present the results of the survey in a series of tables. Table No.38 gives the total attendance of sellers in the 4 different markets in the city on all the sixteen Sundays on which the census was carried out.

Total Attendance of Sellers : Table No.38 gives a general picture of the weekly market at different centres in the city during the year. The total attendance at a weekly market was highest in January and lowest in July. In July the rainy season was in full swing and the rural population was engaged in sowing, etc. Operations and conditions of land communication in rural areas were also not favourable for movement. As a result the attendance fell in these months to the

Weekly Market Survey — Kolhapur City.

Attendance of Sellers in Different Weekly Market Centres
in the Months of January, April, July, & October 1946.

Month	Date	Laxmipuri Market	Kapiltirth Market	Cattle Market	Varuntirth Wood Market	Total
January 1946	13- 1-1946	1,825	485	788	227	3,325
	20- 1-1946	1,918	650	601	330	3,499
	27- 1-1946	1,992	461	816	242	3,511
	3- 2-1946	1,630	522	566	334	3,052
	Total	7,365	2,118	2,771	1,133	13,387
April 1946	7- 4-1946	1,219	377	568	198	2,362
	14- 4-1946	1,523	343	402	309	2,577
	21- 4-1946	1,573	441	543	129	2,686
	28- 4-1946	1,418	409	651	258	2,736
	Total	5,733	1,570	2,164	894	10,361
July 1946	7- 7-1946	1,206	254	337	26	1,823
	14- 7-1946	1,365	438	300	49	2,152
	21- 7-1946	1,304	442	226	45	2,017
	28- 7-1946	683	318	226	10	1,237
	Total	4,558	1,452	1,089	130	7,229
October 1946	6-10-1946	499	384	474	167	1,524
	13-10-1946	1,292	361	435	259	2,347
	20-10-1946	1,324	500	698	161	2,683
	27-10-1946	1,618	589	942	351	3,500
	Total	4,733	1,834	2,549	938	10,054
Grand Total		22,389	6,974	8,573	3,095	41,031
Average per week		1,400.5	434.5	541.8	143.6	2,870.6

extent of more than 40 per cent over the peak levels in January. The variations in total attendance affected also the different market centres in the city differently. Considering the total attendance on all the 16 Sundays on which a census was carried out, it appears that 55 per cent of sellers were found in Laxmipuri market, 17 per cent in Kapiltirth, 20 per cent in the cattle market and more than 7 per cent in the wood market at Varuntirth. Broadly a similar proportions of sellers were maintained in January and April. In July the proportion of the sellers in Laxmipuri market increased to 63 per cent and in October it fell down to 50 per cent. The fluctuations were not very marked in the Kapiltirth market. The proportion of attendants at the Cattle market fell during July but increased and reached peak in October. Some comments on this ^{are} ~~is~~ offered below when dealing separately with the Cattle market. The proportion of sellers in the wood market fell down to almost insignificance in July ~~th~~rough it was generally steady in all the three months. This was to be expected because tree felling could not be carried on during the rainy season nor could wood be easily transported to the city at that time. Wood sellers would naturally be few in the weekly market in July.

Specialisation in the Weekly Market : Table No.39 sets out the total number of sellers in the weekly market in different months according to the commodities they sold. The commodities have been classified for the purpose into 30 convenient groups.

The table brings out clearly the specialisation of each of the markets held in different parts of the city. Kapiltirth was mainly a vegetable or fruit market, but Laxmipuri market dealt in these as well as in Kirana and Bhusar. Of the total fruits and vegetable sellers 53 per cent were enumerated in the Laxmipuri market area and 23 per cent in Kapiltirth. Data later adduced regarding cattle sales in the weekly market show that the peak sales during the year in the cattle market took place in April. This is rather inconsistent with the above finding of peak attendance of bellers in October except under the hypothesis that ~~th~~rough the sellers were more numerous in October, they brought per head a smaller number of cattle to sell than those that came to the weekly market in April and January. We have no data to check this hypothesis. But no other satisfactory explanation can be offered for this obvious discrepancy.

The Varuntirth market was the timber and firewood market. One fifth of the total sellers of timber, wood and firewood were enumerated in this area. The cattle market, held in an open piece of ground in Shukrawar Peth on the bank of the Panchaganga river specially allotted for the purpose by the Municipality, was of course specifically designated as such

and three-fourth of the total sellers of cattle were enumerated there.

From the point of view of commodities sold, taking all the 16 weeks together, 2 per cent of the sellers sold Kirana and Bhusar, 25 per cent fruits and vegetables, 14 per cent cattle, 7 per cent each old cloth, and eatables and about 5 per cent each milk, timber and firewood.

The following short statement gives the percentage of sellers of various groups of commodities in different months.

Month	Fruit and Vegetable	Kirana and Bhusar	Timber and Firewood	Cattle
January	35	33	35	25
April	22	25	27	25
July	19	22	9	19
October	24	20	29	31
Total	100	100	100	100

It brings out the seasonal variations in the number of sellers of different groups of commodities. The largest proportion of sellers of fruit and vegetables, Kirana and Bhusar and timber and firewood came to the weekly market in January. The attendance of sellers was highest in the cattle market in October.

The tables that follow have been prepared from the tabulation of a 5 per cent random sample of questionnaires. Every twentieth questionne^{re} was from among the whole lot was included in the sample. We resorted to this method because

more detailed tabulations could be attempted and the results completely presented without in any way detracting from the variety and amplitude of the information collected. A total of 2,062 questionnaires constituted the sample.

Kolhapur Weekly Market Survey.

The Classification of Sellers by the Place of Origin, according to the Types of Commodities Sold and the Approximate Total Value.

Region	I		II		III		IV		V		VI		Commo- dities	Commo- dities		
	Sellers	Value in Rs.	Sellers	Value in Rs.	Sellers	Value in Rs.	Sellers	Value in Rs.	Sellers	Value in Rs.	Sellers	Value in Rs.				
	Commodity Groups 2, 3, 5, 15, 20, 23.		Commodity Groups 4, 6, 7, 14, 17.		Commodity Groups 11.		Commodity Group 18		Commodity Groups 24, 25, 26.		Comdy. Grps. 1, 8, 9, 10, 12, 13, 16, 19, 21, 22, 27, 28c.		Total Sellers	Total Value in Rupees	Sellers % Ratio to the Total	Value % Ratio to the Total
Kolhapur City	117	829	204	3,402	73	5,358	29	8,685	-	-	113	2,980	536	21,254	25.99	16.80
Peta Karvir	216	647	124	697	30	453	88	25,480	16	616	28	445	502	28,338	24.35	22.40
Peta Hatkangale	83	460	99	1,311	20	738	50	18,912	3	327	31	534	286	22,282	13.87	17.62
Peta Panhala	117	524	47	377	3	27	42	14,028	44	1,515	3	15	256	16,486	12.42	13.03
Petas Radhanagari, Bhudargad, Gadhinglaji	27	640	22	971	3	64	19	4,920	11	472	5	49	87	7,116	4.22	5.63
Other Petas	12	134	7	276	3	97	9	3,720	19	554	7	53	57	4,834	2.76	3.82
Jahagir Bavada	22	38	4	112	5	56	7	1,364	57	1,692	2	16	97	3,278	4.70	2.59
Jahagiris Ichalkaranji, Kagal (Sr. & Jr.)	26	306	30	859	14	1,185	18	6,145	2	23	6	53	96	8,571	4.66	6.78
Other Jahagiris	29	62	16	67	2	115	8	1,190	6	152	1	40	62	1,626	3.01	1.29
British Territory	15	118	19	604	5	348	20	10,434	9	234	15	966	83	12,704	4.03	10.04
Total	664	3,758	572	8,676	158	8,441	290	94,878	167	5,585	211	5,151	2,062	1,26,489	100.01	100.00
% Ratio to the Total	32.20	2.97	27.74	6.86	7.66	6.67	14.06	75.01	8.10	4.42	10.23	4.07	99.99	100.00		

Classification of Sellers According to Petas : Table No.40 gives a classification of seller according to the petas from which they came to the weekly market. Slightly more than a quarter of the seller in the weekly market were from the city itself. This need not cause surprise. The table given by Graham which has been presented earlier ^{also} ~~who~~ gives separately goods sold from stocks in the City. The shop keepers in the city often find it good business to display their goods at places where the weekly market was held because the sellers, who came to the market to dispose of their goods, were also buyers and the shopkeepers from the city, who displayed their wares in the weekly market, got custom from those who came to the market from without the city. Almost another quarter of the total sellers were drawn from Karvir Peta, i.e. an administrative sub-division ^u ~~s~~urrounding Kolhapur city with a circumference of about 10 to 12 miles. Between 12 and 14 percent~~x~~ each of the sellers came from Hatkangale and Panahala Petas lying ^{to} ~~h~~the north and north-west respectively of Karvir Peta. Excluding the sellers from the city nearly two-third of the remaining sellers came to the city for the weekly market from areas that were not more than 30-50 miles from the city at their farthest point away from the city. The other petas and Jahagirs contributed about 20 per cent of the total sellers and the remaining 4 per cent were drawn from the British territory. The heavy representation of the people from the two petas situated to the north and north-west as compared to all other petas was mainly to be attributed to the existence of better and ampler communication in these areas. The railway line

from Miraj to Kolhapur passes through Hatkangale peta. The length of all weather roads in these areas was also relatively longer than that in the other petas.

Sources of Supply

The Place from which Goods were Supplied : The same table also gives us an idea about Talukas and Petas from which the weekly market was fed. The city itself supplied the goods to the tune of 17 per cent, Karvir Peta 22 per cent and Hatkangale Peta 17 per cent of the total value. Among the Jahagirs, Ichalkaranji, Kagal Jr. and Sr. supplied nearly 7 per cent. The area outside the State like Miraj, Nipani etc. accounted for 10 per cent of the total value of goods brought for sale in the weekly market. It also shows that nearly 22 per cent of the total value of fruits and vegetables came from the city itself, 19 per cent from Karvir peta, 26 per cent from Panahala and Hatkangale Petas together. In case of Jahagirs Radhanagari, Bhudargad and Godhinglaj accounted for 18 per cent of the total value of fruits and vegetables that came to weekly market. In case of kirana bhusar etc. 40 per cent of the total value of the goods were supplied by the town, 15 per cent by Hatkangale peta, 11 per cent by Radhanagari, Bhudargad and Gadhingalj Jahagirs. Nearly 8 per cent of it came from the area outside the State. The cattle market was mostly fed by Hatkangale Karvir and Panhala which accounted for nearly 60 per cent. 10 per cent of the total value of cattle came from outside the State area.

Kolhapur Weekly Market Survey.

Classification of Sellers by Their Nature of Attendance.

<u>Class</u>	<u>Number</u>	<u>Percentage</u>
Regular in the Attendance	764	37.05
Irregular in the Attendance	1,261	61.20
Not Given	37	1.79
<u>Total</u>	<u>2,062</u>	<u>100.04</u>
Sellers coming for Whole of the Year	708	34.34
Sellers Coming for Particular Time like Diwali, Dasara, etc.	433	21.00
Sellers Coming for Certain Seasons only	877	42.53
Not Given	44	2.13
<u>Total</u>	<u>2,062</u>	<u>100.00</u>
Sellers Coming for last 5 Years	1,036	50.24
Sellers Coming for last 10 Years	547	26.53
Sellers Coming for last 15 Years	257	12.50
Sellers Coming for more than 15 Years	176	8.54
Not Given	46	2.23
<u>Total</u>	<u>2,062</u>	<u>100.04</u>

Nature of Attendance of Sellers : In table No.41 number of sellers in the sample/^{were}classified by the nature of their attendance at the weekly market. The information was gathered to ascertain (a) the regularity of sellers attendance at the weekly market, (b) the seasonal or perennial character of his attendance, and (c) the period over which he was attending the weekly bazaar.

Nearly 37 per cent of the sellers attended the weekly bazaar regularly. A slightly lower percentage of sellers, i.e. 34 came to the market in all seasons throughout the year. Both the proportions roughly tally. More than 42 per cent of the sellers came to ~~be~~ the bazaar only during certain seasons while 21 per cent came only on particular occasions like Diwali, Dasara, etc.

Nearly half of the sellers had been attending the bazaar for 5 years ~~pre~~ preceding our survey. The percentage of those attending for a larger number of years went on declining as the years increased. Only about 9 per cent of sellers were found to be attending the bazaar regularly or irregularly, seasonally or perennially for a period exceeding 15 years.

The Analysis of the Weekly Market by Castes and by the Types of Commodities Sold.

Caste	Dealers in Fancy Goods	Green Vegetables	Fruits and other Vegetables	Kirana	Milk Products	Eatables and Sweet Meats	Bhusar	Stationery	Leather Work	Wood Work	Cloth, Thread etc.	Pottery	Bamboo Work	Tobacco	Hens	Iron, Copper, Tin, etc.	Fodder for Animals	Cattles	Other Requirements for the Cattles	Eggs	Medicines	Timber	Fire hood	Grass etc.	Miscellaneous	Total	Ratio %
1. Marathas	-	90	291	75	104	78	18	5	-	8	18	9	4	4	20	3	135	195	1	2	1	12	75	44	15	1,207	58.54
2. Harijans	-	5	11	48	-	11	2	-	20	-	5	-	20	-	6	1	23	51	1	-	-	1	14	3	31	253	12.27
3. Other Hindus	-	4	16	10	4	11	5	15	1	3	121	24	5	-	5	-	19	16	-	-	-	1	1	1	1	263	12.75
4. Lingayats	-	6	16	10	2	5	2	-	-	-	-	1	5	1	-	-	6	8	-	-	-	2	2	-	-	66	3.20
5. Jains	-	5	26	20	1	11	7	-	-	-	1	-	-	1	-	-	7	6	-	-	-	-	-	-	-	85	4.12
6. Muslims	2	5	36	24	2	29	1	19	-	-	12	1	1	1	3	5	7	11	-	-	-	1	8	2	6	176	8.54
7. Miscellaneous	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	1	-	-	-	1	-	-	-	-	-	3	0.15
8. Not Given	-	-	2	-	-	-	-	1	-	-	1	-	1	1	-	-	-	3	-	-	-	-	-	-	-	9	0.44
Total	2	115	398	187	113	145	35	40	21	11	158	35	36	8	35	10	197	290	2	3	1	17	100	50	53	2,062	100.01
Percentage	0.10	5.58	19.30	9.07	5.48	7.03	1.70	1.94	1.02	0.53	7.66	1.70	1.75	0.39	1.70	0.48	9.55	14.06	0.10	0.15	0.05	0.82	4.85	2.43	2.67	100.03	

Classification of Sellers by Caste : Table No.42

presents the classification of sellers in the sample by communities and by the commodities sold by them. The Marathas of course form the largest single group among the sellers accounting for 58 per cent of them. They were not the largest single group among the sellers of stationery, leather goods, cloth, yarn, etc. bamboo work, pottery, iron, copper, tin, etc. and miscellaneous commodities. In stationery sellers the Mohammedans were the most numerous group closely followed by other Hindus. Sellers of leather goods were mostly Harijans. In cloth, yarn, etc. the other Hindus were predominant. Sellers of pottery came mostly from the traditional potter caste or Khumbaras included under other Hindus. A large majority of the sellers of miscellaneous articles were Harijans. The table can also be studied from the point of view of individual communities and their representation in the sellers of various groups of commodities. The Harijans were concentrated among sellers of Kirana, leather goods, bamboo work, cattle, fodder and miscellaneous articles. More than 45 per cent of the total "other Hindus" sellers were found in cloth, yarn, etc. Smaller concentration were to be found in pottery, fruits and vegetables, cattle and fodder. Significantly large groups of Lingayats were met with among sellers of fruits and vegetables, kirana, cattle and fodder. Selling of fruits and vegetables, kirana and bhusar, and sweetmeats and eatables absorbed more than 80 per cent of the Jains. Sellers' concentration of Mohammedans were to be found among sellers of fruits and vegetables, kirana, eatables and sweetmeats, stationery,

cloth and yarn and cattle.

Total Value of Commodities Brought for Sale :

Table No.43

Value of Commodities Brought for Sale in 16 Weekly Markets

Month	Laxmipuri & Kapiltirth Markets	Cattle Market	Timber Market	Total	Average per week
January	10,076	28,418	1,599	40,093	2,00,465
April	7,265	21,917	1,479	30,661	1,53,305
July	5,773	6,412	408	12,593	62,965
October	6,115	33,328	1,827	41,310	2,06,550
Not given	92	1,740	-	1,832	-
Total	29,361	91,815	5,313	1,26,489	1,55,821

Table sets out the value of commodities brought for sale in the weekly bazaars in different months classified according to the markets in different parts of the city. This has been calculated from the information recorded in the questionnaires ⁱⁿ under the two following heads : (1) Total quantity of goods brought to the market, and (2) the price and rate at which they were expected to be sold. The value as calculated here does not represent actual turnover as the prices are not ~~there~~ realised actually but "expected" and the goods are not the goods sold but those "brought" to the market. But in the absence of any other information about the turnover in the weekly market, the values in the above table give a broad idea of the magnitude of the total sales and turnover. In estimating actual turnover from these figures allowance has to be made for "actual" prices realised being lower than "expected" prices entered in the questionnaires and also for unsold goods

Classification of Sellers in Different Bazaars, by Months, the Approximate Total of Goods Brought for Sale

Month	Other 3 centres of Weekly Markets.		Cattle Market (Group 18)		Wood Market (Group 24, 25)		Green Vegetables (Group 2)		Other Vegetables (Group 3)		Milk Products (Group 5)	
	Sellers	Total Value (in Rs.)	Sellers	Total Value (in Rs.)	Sellers	Total Value (in Rs.)	Sellers	Total Value (in Rs.)	Sellers	Total Value (in Rs.)	Sellers	Total Value (in Rs.)
January	484	10,076	126	28,418	53	1,599	41	102	114	1,028	32	169
April	372	7,265	106	21,917	43	1,479	21	108	97	751	10	29
July	284	5,773	41	6,412	7	408	24	85	60	368	17	26
October	345	6,155	130	33,328	52	1,827	10	72	72	433	23	34
Not Given	15	92	4	1,740	-	-	2	1	4	18	2	2
Total	1,500	29,361	407	91,815	155	5,313	98	368	347	2,598	84	260

The Detail Classification of the 3 Weekly Market Centres — Kapiltirth, Municipality

and Laxmipuri by Commodity and Its Total Value

Group	Number of Sellers	Total Value in Rs. (I)	Number of Sellers	Total Value in Rs. (II)	Number of Sellers	Total Value in Rs. (III)	Total Value in Rs. (I, II, III)
Green Vegetables	2	98	368	10	-	-	368
Fruits	3	347	2,550	49	48	6	2,598
Kirana	4	181	4,304	3	-	1	4,304
Shops	5	84	260	3	-	1	260
Eatables	6	135	994	5	-	-	994
Bhusar	7	31	336	2	-	-	336
Stationery	8	39	1,669	-	-	-	1,669
Leather Work	9	20	738	-	-	-	738
Wood-Work	10	11	651	-	-	-	651
Yarn	11	158	8,441	-	-	-	8,441
Earthen-work	12	35	268	-	-	-	268
Bamboo Work	13	35	372	-	-	-	372
Tobacco	14	8	1,076	-	-	-	1,076
Hens	15	34	313	-	-	-	313
Iron-ware	16	10	254	-	-	-	254
Konda	17	193	1,966	-	-	-	1,966
Animals	18	22	3,063	-	-	-	3,063
Others		59	1,690	1,428	-	1,492	1,690
Total		1,500	29,313	1,500	48	1,500	29,361

out of the total brought to the market. But if the reduction of the figures in table is indicated on this score, its increase is indicated by the general underenumeration of sellers in the weekly markets commented upon earlier. The information regarding sales in the cattle market obtained by us from Municipal records was not, however, affected by both these considerations. The records were of actual transactions and these had been recorded throughout the day. The total turnover in the cattle market on the 16 Sundays surveyed, as per the Municipal record, came to about Rs.3 lakhs. In table No.43 at the expected price without an allowance for unsold cattle, the total turnover in the cattle on the 16 Sundays surveyed came to Rs.92,815 for the 5 per cent sample or the total turnover for the whole amounted to about Rs.18 lakhs. This was roughly 6 times that of the actual turnover. It is not possible to say confidently that the same reduction factor will apply to the other markets. Making certain assumption 'a priori' the average turnover in a weekly market might be roughly estimated at between Rs.50,000/- and Rs.60,000/-.

Cattle Market : In regard to the weekly cattle market we were able to collect information about the actual transactions that took place there. This was possible because the Kolhapur Municipal Borough levied a tax of 4 annas on every sale that took place in the cattle market on the bazaar day. The Municipality maintained a small office in the Cattle Market for the collection of the tax. The Municipal records contained all the information regarding the type of animals sold, its age, the price at which sold, etc. We copied out

the information from the Municipal record in respect of the sixteen Sundays on which we surveyed the weekly bazaars. This information is presented in table that follow. But before proceeding to the tables, it would be convenient to indicate briefly the method of effecting sales in the Cattle Market. The sales were in most cases arranged through commission agent called locally Hede. Their commission varied between Rs.2 and Rs.5 per sale. It was collected generally from the seller and at times from the buyer or even from both. Sales effected without the help of Hedes were few and far between.

Table No.44 gives the total number of sales recorded of different kinds of cattle on the 16 Sundays on which the market was surveyed.

Table No.44

	January	April	July	October	Total
Bullocks	421	429	140	290	1,280
She Buffaloes	257	161	118	224	760
He Buffaloes	160	176	62	109	507
Calves	50	178	5	34	267
Buffaloe Calves	10	16	9	16	51
Horses	-	-	1	-	1
Total	898	960	335	673	2,866

Of a total of 2,866 animals sold, 45 per cent were buffaloes, 26 per cent she buffaloes and 17 per cent he buffaloes. Among young stock calves sold were more than 5 times those of buffalo-calves sold. Only one horse was sold in the cattle market in the 16 markets surveyed. The largest number of sales took place in April and the lowest in July,

the former being less than 3 times the latter. From July the sales steadily mounted and reached the peak in April. Bullocks and he-buffaloes were in great demand before the Kharip agricultural season began in June. Sellers were also anxious to sell, as fodder supplies were generally scarce during summer. As a result the sales rose in January and April. In July, on the other hand, all available bullocks and he-buffaloes were required for agricultural operations thus reducing the number of those available for sale in the weekly market. The sales of the she-buffaloes followed rather different pattern. Sales increased from July but reached their peak in January and then began ^{to} decline. The buffaloes were mainly used as dairy animal and the demand for them thus differed from that for draught cattle like bullocks and she-buffaloes. But whether this together with the calving season of buffaloes was sufficient to explain the pattern of sales described above is hard to say.

The data available have been further analysed in respect of the two major groups of cattle sold, namely bullocks and buffaloes. Table No.45 gives the classification of bullocks sold according to their age and prices at which they were sold. Table No.46 presents similar data in respect of buffaloes.

Cattle Bazaar Survey.

Classification of Bullocks by Their Age and Value.

Age	Value (in Rs.)		25	75	125	175	225	275	325	375	425	475	525	575	625	675	725	775	Total														
	50	100	150	200	250	300	350	400	450	500	550	600	650	700	750	800																	
1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-													
2	1	1	-	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	3													
3	-	1	1	3	3	-	-	1	-	1	-	1	-	-	-	-	-	-	-	11													
4	-	1	4	5	2	1	1	-	1	2	-	2	-	2	-	-	1	-	-	23													
5	1	4	8	3	7	8	5	3	1	7	2	3	4	7	4	4	-	1	1	3	-	-	1	5	-	-	4	-	2	-	-	88	
6	2	10	19	30	14	18	18	11	9	11	7	5	1	6	1	11	2	1	1	6	1	5	-	3	-	-	-	1	-	1	-	-	194
7	3	21	15	21	14	24	14	14	5	9	9	6	3	5	2	4	4	3	1	4	-	2	-	-	-	2	-	-	-	-	-	185	
8	17	94	76	61	44	23	15	21	11	16	3	3	2	5	-	3	-	1	-	3	-	1	-	1	-	-	-	-	-	-	-	400	
9	14	60	38	20	6	7	6	2	3	4	-	2	-	-	-	1	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	164	
10	12	83	27	15	6	3	3	-	1	1	-	-	-	-	-	-	-	2	-	-	-	-	-	-	-	-	-	-	-	-	-	153	
11	6	22	5	2	3	18	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	38	
12	4	8	1	2	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	16	
13	-	-	2	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3	
14	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	1	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2
20	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	61	196	99	42	31	21	10	7	6	3	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1280
	305	164	86	52	51	22	25	23	10	16	8	10	2	5	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

(Tabulated from the Records of the Kolhapur Municipal Borough of the months of April, July, October, and January.)

Cattle Bazaar Survey.

Classification of the She-Buffaloes by their age and value.

Value (In Rs.) Age	25	50	75	100	125	150	175	200	225	250	275	300	325	350	375	400	425	450	Total
1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	-	1	-	-	-	-	-	-	-	-	1	-	-	-	-	-	-	-	2
4	-	3	1	3	-	1	1	1	-	1	2	-	1	-	-	-	-	-	14
5	-	6	9	1	6	3	5	5	2	8	2	1	1	-	-	-	-	-	49
6	-	15	24	7	16	13	13	9	5	11	-	4	1	1	1	1	1	-	122
7	1	16	22	20	10	10	17	14	11	9	6	3	-	1	-	-	-	-	140
8	2	78	48	42	23	20	18	26	10	6	7	4	-	3	-	-	-	-	287
9	1	20	23	10	2	5	2	4	1	1	-	-	-	-	-	-	-	-	69
10	1	37	11	3	3	1	1	1	-	1	-	-	-	-	-	-	-	-	59
11	1	7	3	-	1	-	2	-	-	-	-	-	-	-	-	-	-	-	14
12	1	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3
13	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	-	-	-	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-	1
20	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	7	185	141	86	61	53	59	60	30	37	18	12	3	5	1	1	1	-	760

(Tabulated from the Records of the Kolhapur Municipal Borough in the months of April, July, October, and January.)

The information regarding the age in the Municipal records is that given by the seller and subject to the same qualifications as generally all age statistics of even human populations are in India. The bullocks sold were of the ages between 3 and 12 (only 1 bullock more than 12 years of age having been recorded as sold). The seller was apt to overstate the age of younger animals and understate that of older ones for securing price advantage. This is collaborated by the fact that 72 per cent of the total bullocks sold were reported to be 6, 7 or 8 years old, and of these, those aged 8 years outnumbered those of 6 and 7 years together. This lumping in age returns is mainly due to the tendency noted above. More than half the bullocks sold were sold at prices ranging from Rs.25 to Rs.100. About 24 per cent were sold at prices between Rs.25 and Rs.50, 18 per cent at between Rs.50 and Rs.75 and 11 per cent at between Rs.75 and Rs.100. Slightly more than 5 per cent of bullocks sold were sold at price above Rs.250 per animal. Here bullocks sold at the highest prices in the table No.45, which ranged from Rs.350 to Rs.425 were reported to be aged 6 years.

As in the case of bullocks 75 per cent of the total buffaloes sold were of ages between 7 and 10 (both years inclusive). Though the lumping of age returns was spread over 5 years as against 3 years in the case of bullocks. The heaviest concentration was still in ages 6, 7 and 8 with those of 8 years outnumbering those of 6 and 7 years together. The reasons for this are not different from those indicated earlier. Two-third of the total buffaloes sold were sold at prices

ranging between Rs.25 and Rs.150. Nearly a quarter of the total buffaloes were sold at prices between Rs.25 and Rs.50 per animal, 15 per cent were sold at prices between Rs.50 and Rs.75, about 13 per cent at between Rs.75 and Rs.100 and about 14 per cent at between Rs.100 and Rs.150. Eight buffaloes were recorded to have been sold at prices between Rs.700 and Rs.750 each. Such high prices were received for buffaloes of Northern India breeds, whose daily yield of milk reported to be anything ^{between} 25 or 40 lbs. each. These were usually purchased by professional milkmen.

Building Industry and Milk Trade : There are certain types of economic activities which are difficult to classify under either industry or trade head. The most important of such included in our trade were building construction and milk supply. We have therefore treated them in special section at this stage.

Building Industry : Control and restrictions over the building activity during the war was very slack in Kolhapur. Moreover the extensive programme of road widening, etc. undertaken by the Municipal Borough was underway throughout the period from 1943 onwards. Building activity, therefore, was not very much curtailed during the war. This can be seen from Table No.47 which summarised the data regarding permissions given by the Municipality for building during 1941-45. Though 1942 was an exceptional year the pace of construction was maintained throughout the period 1941-1945 with a small fall in

1944. The other important fact that emerges from the table is that a large number of buildings were being built in E ward, as compared to other wards. It was quite natural as the ward contained much open space and two new colonies like the Sykes Extension and Tarabai Park were being developed there.

Table No.47

Table Showing the Permissions for Construction of Buildings Granted by the Kolhapur Municipality Borough during 1941-1945.

Year	Ward A	Ward B	Ward C	Ward D	Ward E	Total
1941	49	51	73	31	41	245
1942	55	57	62	32	157	363
1943	43	32	45	25	120	256
1944	25	25	44	28	78	200
1945	50	41	48	49	60	248
Total	222	206	272	165	456	1,321

Contractors : At the time of our survey, as per the list supplied by Kolhapur Municipal Borough, there were 116 building contractors who were on the approved list. The total number of contractors could not have been much in excess of this. The term "contractor" was loosely used and indicated not only an agency which organised the supply of labour and material, but also executed the work according to plan. Tendency to get the work done by a contractor engaged on supervision or contract basis was only a recent development. Until a few years previous to our survey the usual practice was for the owners to supervise and direct the work of building and not to entrust it to contractors. The owners directly employed

masons, carpenters, labourers, etc. on daily wages. Only petty contracts were negotiated and given by them for the supply of wood, stone, bricks, lime, tiles etc.

At the time of our survey contractors were generally found in charge of the construction of buildings and repair works at all its stages. Often big contractors employed sub-contractors for petty works like building a brick wall, blasting rock, excavation, etc. But for all practical purposes he alone was held responsible for all the work done or not done.

There was no homogeneity in this class either with respect to technical training or economic status. In this line at one extreme end were found big contracting firms with a full complement of technicians or highly skilled engineers undertaking fairly big constructional work and at the other end were petty contractors who were practically without any technical knowledge undertaking small repairing works worth a few thousand rupees. Out of 18 questionnaires of building contractors filled in by us, we found that only 3 contractors undertook constructional work costing more than Rs.1,00,000 each year. Of the remaining, 4 contractors could undertake annually construction work costing between Rs.50,000 and Rs.1,00,000/-, 4 others of between Rs.10,000 and Rs.20,000, 4 more of between Rs.5,000 and Rs.10,000 and the remaining between Rs.2,000 and Rs.5,000. The last two types of contractors could be described as "petty contractors" who mostly did repairs, etc.

The permanent staff of the big contractors generally consisted of a cashier, clerk, Mukadam, Mestri, etc. The

clerical staff was employed to keep regular accounts of the materials purchased and used, to keep the muster rolls of the labour^{ers} and to pay their wages, etc. Mukadams and Mestries were helping hands to the contractor in supervision and execution. The monthly salary of a cashier or a clerk ranged from Rs.30 to Rs.75, and of Mukadam from Rs.25 to Rs.40/-. Only 7 contractors from our sample had this type of permanent staff. The other staff required was recruited according to the nature and requirements of the works undertaken. In the case of a prosperous big contractor a large part of the labour employed by him was continuously maintained by him on different works and they were paid daily or fortnightly wages. The contractors did not possess all the tools except those that were required by ordinary labourers. These consisted of shovels, picks, buckets, etc. The carpenters and masons brought their own tools.

Purchase of Materials : As regards the purchase of raw materials used for the construction work, it was found that the majority of the contractors bought it locally. Three contractors in our sample stated that they directly imported wood, tiles, etc. from outside. Building materials like stone and bricks were purchased locally either directly from the quarry-owners or through sub-contractors with whom the contract to supply this material was entered into. Mortar, steel, and wood were purchased from local hardware and timber merchants.

The following were the approximate rates of building materials at the time of our survey.

Stone : Rs.20 to Rs.25 per brass.
 Wood : Rs.7 to Rs.15 per cubic foot.
 Mortar : Rs.15 to Rs.20 per brass.
 Bricks : Rs.40 to Rs.50 per 1000 bricks.

The transport of materials like stone etc. was arranged through a specialised class called "Gadiwaddars" who carted the stone to the place of construction. Very few contractors kept bullock carts or lorries of their own for transport. Only 3 contractors in our sample owned lorries.

Engineers : In Kolhapur qualified engineers were hardly ever consulted or employed for preparing plans and detailed specifications of works unless it was expected to cost several thousand rupees. The Municipal building bye-laws until 1944 did not lay down the ^{necessity of} qualification of those who prepared the plans or estimates or of those who supervised the building works. This type of work was done by non-qualified sub-overseers, overseers or draftsmen who charged lump-sums for the work. These sums worked out at about 1 to 3 per cent of the total cost of the work estimated. For supervising also they charged lump-sums but at times also accepted monthly emoluments. In 1944 the Municipal Borough laid down that building plans and estimates must be drawn up by approved and licensed engineers or architects. Only recently 2 or 3 architects' offices had been opened at Kolhapur.

Mistries : This term is very difficult to define. They were generally artisans specialised in their own branch and possessing a lot of experience in their vocation.

They were employed in each branch of work like masonry, carpentary, etc. to supervise and get the work done by labourers working under their direction. There was as we found, very little difference between a Mistri and a skilled worker except in regard to wages. A Mistri in the carpentary department was paid between Rs.3-8-0 to Rs.4 per day and one in masonry department between Rs.3 and Rs.3-8-0 per day. Very few contractors engaged Mistries permanently on monthly salaries.

Masons : This group usually consists of two types of workers, stone masons and brick masons. In Kolhapur there was no separate class of brick layers. The stone masons also worked as brick layers. A mason was also expected to do stone dressing and mixing of materials for plastering, etc. In Kolhapur there was no separate class of plasterers. The following were the rates of wages prevalent in 1946 and 1939.

	1946	1939
Brick laying	} Rs.3 to Rs.3-8-0	} Rs.1-4-0 to Rs.1-8-0
Stone Mason		
Stone dressing		
Fine dressed work		
Plastering		
Flooring (Ordinary)		
Glazed tiles or marble or polished flooring.	} Rs.4-0-0 to Rs.4-8-0	} Rs.2-0-0 to Rs.2-12-0
Special mouldings		
Sanitary masons		

The work of painting, white washing, etc. was done by a separate class of workers who worked on piece rates or daily wages. The rates of daily wages in 1946 were as follows :

1st class painter	Rs.3 to Rs.5
2nd Class painter	Rs.2 to Rs.3.

Carpenters : This class of workers included joiners and furniture makers as also those employed on the frame work of buildings, etc. They were employed on daily wages which ranged between Rs.4 and Rs.4-8-0 at the time of our survey. Now, as Reinforced concrete work had ~~only~~ recently made its appearance in Kolhapur ~~but~~ ^{and} it was on the increase, ^{it} ~~This~~ was expected to reduce somewhat at the demand for wood work in building construction and thus lead to some fall in the demand for carpentry.

Unskilled Labour : A large number of unskilled labourers were required and employed in the building industry. These did all sorts of works and acted as assistants to skilled artisans. Both males and females worked as unskilled labourers. The average daily wages paid to male labourers before World War II was between six and eight annas and to female labourers between three and four annas. In 1946 these rates had increased to between Rs.1-8-0 and Rs.2-0-0 for males and between Re.1-0-0 and Rs.1-4-0 for females.

For earth work and stone quarrying Waddar gangs, who specialised in that sort of work, were almost invariably employed. They worked on piece rates or entered into contracts for executing a specific job.

Milk Trade and Its Supply to the City of Kolhapur. During the year 1946, for which the figures of milk supply to the town were collected by us, it was found that the average amount of milk daily consumed in the city amounted to approximately 15,000 seers. The chief source of supply was the city itself. A daily average of nearly 8,000 seers of milk came from this single source alone which accounted for 53 per cent of the total supply of milk.

Source of Supply : The City of Kolhapur -- The city itself was the main source of supply of milk as already pointed out above. The public was free from any restrictions as regards the keeping of milch cattle within municipal boundaries. In fact no strict regulations or rules were imposed by the Kolhapur Municipal Borough in connection with its sanitation or accomodation of milch cattle. Besides the town of Kolhapur was surrounded on all its sides by the small land holders in the city who possessed land on the outskirts of the town to keep milch cattle. It supplemented their income through sale of not only milk but also its products and could meet also their ~~daily~~ domestic requirements. It was also a common habit amongst the well-to-do people to keep wet milch cattle for domestic requirements of milk and its products.¹

1. Report on the Marketing of Milk in India and Burma (abridged Edition) remarks, "The practice of keeping milch cattle in urban areas, though admittedly harmful to the animals as well as to the sanitation of the much congested Indian cities, prevails so that a timely and, to some extent, genuine supply of milk may be ensured. The absence of facilities for the transport of large quantities of milk

According to the Cattle Census carried out at the end of 1945, of the town of Kolhapur, there were 2694 milch cattle in the city. Of these 2,290 were she-buffaloes and 404 cows. The information relating to the yield of milk of cattle included in our sample of milk business in ~~the~~ ^{the} city indicated that the average yield of milk per buffalo was slightly more than 3 and per cow at 2 seers per day. The production of milk per day from milch cattle in the city could be placed somewhere at about 8,000 seers per day. i.e. less than half the local daily requirements.

The Supply of Milk from Outside Villages -- The other source of supply of milk to the city was the villages surrounding the town. It was estimated that nearly 43 per cent of the total supply of milk to the town came from these villages.

The Collection of Data regarding the Imports of Milk into Kolhapur City : To collect the information ~~which~~ ^{from} regarding the daily imports of milk in the city ~~to an~~ outside we placed our investigators at all the octroi stations of the city from 26th June ~~1945 to 1946~~ ^{to 30th} June 1946 and collected information everyday. The table No. 48 gives the quantity of milk imported into the town through different octroi stations.

from distant rural areas to cities, the warm climate of the country which adversely affects the keeping quality of milk and the increased possibility of adulteration in rural supplies are mainly responsible for production within towns and cities". (page 1)

Table No.48

Average Quantity of Milk Imported Daily into Kolhapur
City through different Octroi Stations.

(From 24th to 30th June 1946)

Name of the Octroi Station	Average Quantity of Milk (in Seers)
Station Naka	632
Shahu Mill Naka	241
The Engine Shed Naka	114
Ambabai Naka	38
St.Goods Naka	58
Vashi Naka	109
Takala Naka	302
Museum Naka	276
Padmala Naka	208
Race Course Naka	795
Shivaji Bridge Naka	1,950
Park Naka	41
Camp	32
Shiroli	870
Rankala	1,062
Uttareshwar	288
Sadar Bazaar	124
	7,140

Table No.49 gives some idea of the relative importance of outside sources of supply of milk to the city of Kolhapur. Nearly 90 villages supplied milk to the city. Nearly 50 villages in the adjoining Karvir Peta accounted for 72 per cent of the total milk imported into the city from outside. Next to this came Hatkangale Peta in which there were more than 15 villages supplying milk and accounting for 16 per cent of the total imported milk.

TABLE NO.37.

Weekly Import of Milk by Peta-wise.

(in seers)

Place	Distance from Kolhapur (in miles)	By Rail	By Motor	By Cycle	By Bullock-Cart	By Head-Load	Total	Percentage to the Total	Daily Average
(A) Karwir Peta									
(1) Kalambe	3	-	-	-	-	1,196	1,196		
(2) Panchgaon	3	-	-	-	-	1,240	1,240		
(3) Shinganapur	3	-	-	-	-	3,177	3,177		
(4) Pandali-khurd	3	-	-	57	-	1,383	1,440		
(5) Khupire	6	-	-	470	-	1,245	1,715		
(6) Varange	6	-	-	7	-	1,123	1,130		
(7) Padali-Budruk	6	-	-	144	-	993	1,137		
(8) Kerli	6	-	-	551	180	562	1,293		
(9) Chikhali	3½	-	-	36	-	3,510	3,546		
(10) Vadange	3	-	-	1,061	-	2,292	3,353		
(11) Bawada	3	-	-	1,105½	-	1,458½	2,564½		
Others	-	434	-	7,947½	-	6,102½	14,484		
Total (A)	-	434	-	11,379½	180	24,281½	36,275½	72.7	5,182.2
(B) Panhala Peta									
(1) Panhala	6	-	-	170	-	447	617		
(2) Porle	9	-	-	-	-	255½	255½		
(3) Kushire	6	-	-	136	13	44	193		
Others	-	-	-	155	-	-	155		
Total (B)	-	-	-	461	13	746½	1,220½	.245	178.3
(C) Shirol Peta									
(1) Jaysingpore	-	1,365	-	-	-	-	1,365		
(2) Umalwad	-	244	-	-	-	-	244		
(3) Chipri	-	169	-	-	-	-	169		
Total (C)	-	1,778	-	-	-	-	1,778	3.56	254
(D) Hatkangale Peta									
(1) Shirol	12	-	-	2,513½	-	80	2,593½		
(2) Herle	9	-	-	1,053½	-	-	1,053½		
(3) Rukedi	9	1,919	-	-	-	-	1,919		
(4) Halondi	-	-	-	873	-	-	873		
Others	-	987	333	317	-	1½	1,638½		
Total (D)	-	2,906	333	4,757½	-	81½	8,077½	16.192	1,153.9
(E) Kagal Jahagir(Sr.)									
(1) Rui	13½	197	-	-	-	-	197		
(2) Margaon	12	338	-	78	-	-	416		
Others	-	-	-	55	-	-	55		
Total (E)	-	535	-	133	-	-	668	1.33	95.4
(F) Hamatbahadur Jahagir									
(1) Nigawe	15	-	-	85	166	501½	752½		
Total (F)	-	-	-	85	166	501½	752½	1.50	107.4
(G) Sarleshekar Jahagir									
(1) Koge	6	-	-	100	-	724	824		
(2) Kothali	12	160	-	-	-	-	160		
Others	-	13	-	-	-	-	13		
Total (G)	-	173	-	100	-	724	997	2.00	182.8
(H) Raibag Mahal									
(1) Chinchali	51	26	-	-	-	-	26		
Total (H)	-	26	-	-	-	-	26	.052	3.7
(I) Outside State									
(1) Nipani	-	-	25	-	-	-	25		
(2) Kognoli	-	-	65	-	-	-	65		
Total (I)	-	-	90	-	-	-	90	.180	12.9
Grand Total	-	5,852	423	16,915½	359	26,335	49,884½	-	7,126.2
% to the Grand Total	-	11.69	.848	33.90	.71	52.79	-	-	-
People Engaged per day	-	25-30	2-3	80-85	1-2	640-645	750	-	-

Agencies Engaged in Collection and Distribution of Milk:

Generally the agencies operating in this trade were wholesalers and small scale retailers. But wholesalers in strict sense of the term were practically conspicuous by their absence. Most of the trade in milk was in the hands of small milk retailers. It was found that ~~nearly~~ as much as 45 per cent of the total imported milk was brought in the lots of 1 to 5 seers; 35 per cent in the lots of 5 to 10 seers, 10 per cent in the lots of 10 to 20 seers, and the remaining was brought in the lots exceeding 25 seers per head.¹ In Kolhapur there were practically no dairies worth the name and the supply and distribution of milk was in the hands of petty traders.

Mode of Transport : Head loads, shoulder slings, bicycles buses and railways were generally used for bringing milk from villages. Milk in Kolhapur was generally brought as head loads the majority of the villages were at the distance of between 2 to 6 miles from the city. It was estimated that nearly 3,200

1 : The Report on the Milk Trade in India and Burma, while commenting on the problem of assembling and distribution of milk remarks,

"Thus for assembling even 50 maunds milk per day (in two lots -- morning and evening) several villages have to be visited, considerable distances travelled and a large number of producers dealt with. This makes the task of assembling difficult and expensive.

The problem of distribution are more or less similar. Very few people purchase milk in lots of a seer or more and majority purchase anything from a pice worth to an anna. This makes organised distribution difficult.

On account of the above reason the milk trade in India has remained in the hands of petty dealers with limited means and vision and a confused state of affairs prevails everywhere". (p.22)

seers of milk per day or nearly 53 per cent of the total imported milk was brought to Kolhapur in head loads. The other means of transport of milk were bicycles ^{and} railways. The milk brought on bicycles which numbered 80 to 85, accounted for roughly 34 per cent of the daily imported milk. The recourse to railways was only taken by those retailers who collected milk from the villages situated 12 to 16 miles ^{or} ~~and~~ more from the city. Motor buses were not used for the carriage of milk.

Prices : Unlike the other commodities where the prices were quoted on weight basis, the milk was always measured and sold. The prices in Kolhapur were quoted per seer.

Apart from the law of supply and demand operating in the determination of prices, there was another important factor of distance between producing and consuming centre which affected the producer's price of milk. Urban producers and producers situated nearby the town as a rule got the highest price for milk because they being on the spot had milk in a fresher state and at a lesser cost of transport. The following statement will clear the above point.

P.T.O.

Table No.50

Variations in Milk Prices before 1942 in Kolhapur State according to the Distance.

Place	Distance from the city	Distance from the Railway Station	Price per rupee
Nandani	27	4 from Jaysingpore Station	18 seers
Kurundwad	30	7 "	18 "
Uchagaon	30	7 "	18 "
Chinchwad	7	-	14 "
Sajani	14	3 from Rukodi St.	16 "
Rukodi	9	-	12 "

(Data collected from the Milk Retailers from Kolhapur City)

There were also seasonal fluctuations marked in the prices of milk. During summer, i.e. April, May and June, the production of milk was low whereas during winter season, i.e. in October, November and December, the production of milk was at its highest. Therefore the prices during summer season as a rule went up whereas in winter season prices were comparatively low. However, the collect~~ions~~ and distribut~~ions~~ usually entered into contracts with producers for the supply of milk during each season at particular price. Retail prices remained unaffected because they were generally fixed by the distributor and collector on the basis of maximum price paid by them to the producer.

In the city of Kolhapur, at the time of our investigation, the milk prices were controlled by the Kolhapur Govt. at 6 annas a seer. It however, remained a dead letter and

there was what may be called 'black marketing' in the price of milk. The actual ruling market prices were from 12 annas to one rupee per seer. In the prewar days milk was sold during the rainy and winter season at 8 seers per rupee.

During our survey, the rate at which the milk was purchased from the producer was between 3 and 4 seers per rupee. In prewar days the rate was as low as 18 seers per rupee. It differed in different places as already pointed out above in the table 'variation in Milk Prices' depending on its nearness to the city.

Producer's Share in the Price paid by the Consumer :

We reproduce below table giving the cost of bringing milk from the villages to the city of Kolhapur in prewar, and war-days collected by us from the milk retailers during our investigation.¹

1. : The reliability of the data, however, is of doubtful nature as there is no any other source to collaborate the information given by the ignorant retailers. It, however, gives the broad general picture of the cost of transport and the price spread between consumer and producer,

Table No.51

Cost of Bringing Milk from the Village to Kolhapur City
and Its Price Spread

(Cost per 40 Seers of milk from Hatkanangal)

Before War :

	Rs.
Cost of milk (Producer's price)	2-8-0 @ 16 seers a rupee
Servant	0-6-0 per day
Octroi	0-2-0
Railway Fare	0-6-6
Other Sundry expenses	0-1-6

	3-8-0

Price released at Kolhapur by Distributor @ 8 seers a rupee	5-0-0

It was sold @ 8 seers a rupee. It therefore gave net profit for seller Rs.1-8-0 per 40 seers of milk. The price spread between the consumer's price and producer's price was nearly 30 per cent.

After War :

Cost of milk (Producer's price)	11-7-0 @ 3½ seers per rupee
Servant	2-0-0 per day
Railway Fare	0-6-6
Market Pass	0-3-0
Other Sundry expenses	0-8-0

	14-8-6

Price released at Kolhapur by distributor @ 1½ or 2 seers a rupee	20-0-0

The milk is sold @ 1½ or 2 seers per rupee. Taking on an average price of 2 seers per rupee the seller would get the net profit of Rs.5-7-6. This means the price spread between consumer's and producer's price was nearly 27 per cent.

It will be seen from the table No.51 that the average price spread between producer and consumer prices was 30 per cent and 27 per cent in prewar and war days. The intermediary i.e. distributors kept sufficient margin for themselves and passed to the producer only a portion of the price paid by the consumer.¹

Per Capita Consumption of Milk in the City of Kolhapur:

On the basis of information of the total imported milk collected by us, and the total amount of milk yield from the total number of cattle in the city, we could arrive at the approximate estimate of the total supply of milk to the town of Kolhapur. As per our calculation, about 15,000 seers of milk was available for daily consumption in the city. On this, information per capita daily consumption of fluid milk was worked out at 4.4 ozs. This was found to be higher than ~~for instance~~ Bombay (4.3 ozs), ^{and} Poona (3.2 ozs.)² ~~in few cities.~~

We now proceed to give information regarding the milk business in Kolhapur city gathered in our sample inquiry.

According to the list of licensed milk producers or sellers furnished to us by the Rationing Department of the Kolhapur Government there were in all 567 licensed milk producers in the city in 1945. Of these 234 were residing in A

 1 : "Disregarding the margin due to adulteration etc. it appears that on an average producers get about two-third of the price paid by the consumer. Milk collect~~or~~^{ors} and retailer~~s~~^s share the remainder." Marketing of Milk in India and Burma. (Abridged Edition. p.20)

2, Poona - Socio Economic Survey Part I - Economic pp. 207.
 by D. R. Gadgil.

ward, 107 in B ward, 91 in D ward, 68 in E ward and 67 in C ward.

Our sample consisted of 73 of these of which 20 each were in A and B wards, 15 in D ward, 10 in C ward and 8 in E ward.

Of the total milk producers in our sample ~~we~~ 69 were Marathas, ³ 7 Lingayats and one Mohammedan. The business standing of 9 was between 1 and 5 years each, of ⁴⁷ ~~44~~ between 5 and 10 years each, and that of the remaining 3 between 15 to 30 years each. As many as 14 milk producers stated that it was their hereditary business. The capital with which the milk producers started their business was less than Rs.100 in the majority of cases. As many as ⁵⁵ ~~46~~ milk producers had an initial capital that was between ^{Rs.} /40 and Rs.100, 10 between Rs.100 and Rs.200, 7 between Rs.200 and Rs.400. Only one producer in our sample had an initial capital investment of Rs.600/-.

There were only 7 producers who engaged outside help. The servants were generally provided with free boarding and lodging, and their pay varied from Rs.5 to Rs.25 per month. Generally the work of looking after the cow stable was in majority cases done by the owner and his family members.

The total number of animals in our sample was 399. Of these 274 were she-buffaloes, ²⁷ ~~24~~ cows, 74 calves, and 24 other animals. Of the milch cattle numbering 301, 99 ¹² animals were found to be dry or partially dry. We found that ~~8~~ of the milk producers had one milch cattle each, 49 had 2 to 5 milch cattle

each, 12 having 16 to 10 milch cattle each.

The average daily yield of milk in 30 concerns came to between 1 and 5 seers each, in 19 between 5 to 10 seers each, in 10 between 10 to 20 seers each and more than 20 seers each in the remaining 8 concerns. The average total daily output of milk in all the concerns in our sample amounted to 660 seers of milk. Of these 85 seers or nearly 13 per cent was retained for home consumption and the remaining was sold.

The milk was either sold to casual customers or distributed on daily rounds amongst the permanent customers. The latter delivery accounted for 366 seers or 54 per cent of the total production. The rest was sold to casual customers by retail. The sale of milk to permanent customers was generally ^{at} 3 seers per rupee. The prevailing retail rate at the time of our inquiry ranged from Re.1 to annas eight per seer.

The monthly receipts of 29 concerns in our sample varied from Rs.20 to Rs.50 each, of 29 more from Rs.50 to Rs.150 each, of 5 from Rs.150 to Rs.300 each, and in the remaining $\frac{1}{4}$, they were more than Rs.300 each. These figures were found to be underestimated because they were calculated according to the controlled price at which milk was expected to be sold. The ruling price, however, was actually from one rupee to eight annas per seer of milk, while the calculation of gross receipts in our sample was made at the rate of 6 annas per seer of milk.

The largest item of expenditure in this business was feeding of cattle. The daily requirements of cattle were

fodder, concentrates such as oilcakes, corn, pulse etc. The cost of fodder and hay per buffalo varied from annas 12 to Rs.1-8-0 per day. At the time of our inquiry, fodder was rationed by the Government, the ration being 40 lbs. per day per animal. The corn, pulses etc. were bought in weekly markets. The oilcake was then also rationed and was sold at approved Government Shops and local oil mills. In the rainy season, the cattle were fed on green grass.

Chapter V

The Transport Agencies.

General. As in inseparable adjunct to trade, adequate and appropriate facilities of transport are indispensable. The means of communication in fact form the very sinews of trade and industry and their growth and prosperity depends on the availability of good and cheap transport facilities.

The Road Milage in the State of Kolhapur

Name	Milage	No. of villages served	Total Population of Villages on Road side
(1) All Weather Roads	397	111	1,90,352
(2) Fair Weather Roads	113	38	54,753
(3) Village Roads	24	10	12,450
Total	534	159	2,57,555

(Development Plan for Kolhapur State - 1946.
Publication No.2, p.113)

The city of Kolhapur as already stated in Chapter I is connected with outside territory by 9 roads. It is also connected with Miraj by the M.S.M.Rly., a distance of about 35 miles from the city. Besides water-transport via Ratnagiri Marmagoa is available when goods are to be sent to Bombay and Kathiawar. However, the Kolhapur State, considered as a whole, cannot be said to have very good means of transport. The above table shows about 75 per cent of the population has not road facilities and only 159 out of 1,047 villages are linked by roads.

We propose in this chapter to deal rather in detailed

manner regarding all the agencies that are directly or indirectly connected with transport in the city. It is in this context that we have included Hundekaris and casual labour also. We, however, could not do full justice to the agencies of goods transport due to our inability to get the required information from either railways or good lorries. The information was collected through our questionnaires drawn specially for the purpose.

(1) Bullock Carts.

According to the Police records, there were in Kolhapur city at the time of our survey 220 carts drawn by a pair of bullocks each and 27 drawn by one bullock each. Except for 12 bullock carts, almost all carts were owned and driven by the owners themselves.

Our survey indicated that there were roughly 7 to 8 places in the city usually near the various markets where generally the bullock carts were parked. Among the important places of parking were the places adjoining the railway station goods yards (near wholesale groundnut and gul market), Laxmi-puri Market and near Gangavesh Motor Stand.

At the Gangavesh Motor Stand one-bullock carts were prominent. They were often used by passengers who came there by Motor buses from Konkan to carry their luggage to the railway station. They were also used as vehicles of passenger traffic on such occasions as the Jotiba or Prayag fairs which were held annually at places which are 4 to 6 miles away from the city. The charges for one way trip to Jotiba and Prayag

fairs were Rs.6 and 4 respectively. The carts drawn by a pair of bullocks carried roughly 16 bags of groundnut or 28 rawas of gul or 8 bags of grain. The bullock carts at the railway station and Laxmipuri Stands did the work of transporting goods from and to the railway station.¹

The transport charges within the city were approximately as follows :-

From Railway Station to Shahupuri Market	Rs.0-10-0
From Railway Station to Laxmipuri Market	0-12-0
From Railway Station to Ambabai Temple	1-12-0
From Railway Station to Gangavesh Stand	2- 0-0

The expenses incurred per pair of bullocks per day amounted to roughly Rs.3 to 4. Only in the summer when the fodder was in short of supply the bullocks were fed on cilcakes. Besides this the other annual charges like shoeing of bullocks overhauling and repairing of the cart came roughly to Rs.40 per year. A cart-owner had to pay a sheel-tax of Rs.5 as also a licence fee of Rs.2-4-p every year. We give below a rough estimate, as gathered from our questionnaire of the annual expenditure of one cart drawn by a pair of bullocks.

 1 : This ~~excl~~ excludes the carts owned by Vaddars and drawn by buffalos which were exclusively used for the carrying of stones, sand etc. As the cart-owners lived outside the city limits these carts were not registered. Their charges for carrying stones from adjoining quarries to the city roughly ranged from annas 12 to Rs.1-8-0 per trip.

	Rs.
Feeding charges of two bullocks	1,180-0-0
Shoeing	60-0-0
Charges for fitting iron tyres to wheel	10-0-0
Repairing of axle	25-0-0
Other charges in connection with oiling etc.	10-0-0
Taxes and other charges	8-0-0

	1,293-0-0

The daily gross takings per cart drawn by two bullocks came roughly to not less than Rs.5 on an average for the whole year. In the busy season from November to April, the daily gross takings were ~~Rs.5~~ often more than Rs.10. Allowing one and half month for contingencies like sickness, breakdown, etc. the gross takings would come roughly to Rs.1,600 per year. The cost of a cart ranged from Rs.150 to Rs.200 while that of a pair of bullocks from Rs.400 to Rs.900 at the time of our survey.

(2) Tongas.

Tonga was the chief vehicle of passenger traffic in Kolhapur city. At the time of our survey there were in all 125 tongas. Of these, according to the Traffic Inspector's classification 99 belonged to Class I and 26 to Class II. Table sets out the information regarding the owners, drivers, and the number of tongas each owner possessed.

Table No.52

Tonga Owners Classified According to Modes of
Operation, Number of Tongas Owned etc.

No. of Tongas owned	1st Class	2nd Class	Self Drivers	Drivers only	Total	Total No. of owners
1 Tonga	63	19	21	61	82	82
2 Tongas	24	4	2	26	28	14
3 Tongas	8	1	2	7	9	3
6 Tongas	4	2	-	6	6	1
Total	99	26	25	100	125	106

Out of 82 owners who owned one tonga each 21 did the driving themselves and 61 employed the services of paid tonga drivers. Only two out of 14 tonga owners who possessed two tongas each acted as drivers while others got the work done by employed drivers. Of the 3 owners who possessed 3 tongas each, 2 acted as drivers. The man who possessed 6 tongas did not do the work of driving and got it done by paid drivers. Out of 125 tongas, therefore, only 25 were driven by the owners themselves. The system of double shift by employing a larger number of horses found in other big cities like Poona and Bombay was not in vogue in Kolhapur. Tongas were not hired *on daily basis or time basis against fixed payments* out out ~~for the payment in return of fixed sum per day.~~ In fact, almost all tonga owners had employed tonga drivers on fixed daily wages. They were generally paid one rupee per day.

The owner had to feed and stable the horse, house the tonga and keep it in repair. In the detailed information gathered by us in regard to the sample of 19 tonga owners, it was found that 5 owners had stables in their own houses.

Others had rented them.

The expenditure per animal for feeding was estimated approximately at Rs.4 per day or Rs.120 per month. The shoeing charges came to about Rs.3-8-0 per month and the charges for the services of the man kept for looking after the horse, etc. amounted to between Rs.10 and Rs.15 per month.

Apart from these items of expenditure there were other yearly recurring items of expenditure that owners had to bear. Every year harnesses, cushions, rubber tyres etc. had to be replaced. The cost of harness per tonga was between Rs.75 to Rs.100. Replacement of solid rubber tyres cost roughly Rs.60 to Rs.75. Tongas had also to be provided every year with new cushions, waterproof screens and the drivers had to be given new dresses. The cost incurred in this connection came roughly to Rs.60 and Rs.70 per year per tonga. Besides this, expenditure in connection with passing, licence fee, numbering plate, Municipal vehicle tax, etc. amounted to about Rs. 12-13 per year. In addition to all these items of expenditure enumerated above, there were what may be termed as "secret distribution expenses" that every tonga owner had to bear. They came to about Rs.10 to Rs.15 per year.

The daily gross takings per tonga as stated in the questionnaire, i.e. Rs.6 was definitely an underestimate. The information gathered by us from other reliable sources showed that every owner got on an average not less than Rs.10 per day.

We give below the rough estimate of annual expenditure per tonga :

	Rs.
Feeding charges per animal	1,440-0-0
Servant for washing etc.	360-0-0
Expenditure for shoeing	42-0-0
Lighting expenses	48-0-0
Repair expenses	25-0-0
Cost of two solid rubber tyres	85-0-0
Cost of harness	75-0-0
Cost of cushions and curtains	25-0-0
Cost of dresses	25-0-0
Cost of passing, numbering plate, Municipal tax etc.	13-0-0
Other sundry expenses	10-0-0
Driver's wages for 10 months	315-0-0
Rent for stable	24-0-0

	2,464-0-0

The gross takings if calculated at the rate of Rs.10 per day would come to Rs.3,200/- per tonga, allowing for an idle period of 1½ months per year when the tonga did not ply because of breakdown, sickness, etc.

The prices of a horse ranged between Rs.300 to Rs.700. They depended on the type and breed of the animal. The cost of the tonga was ~~to~~ between Rs.250 and Rs.300.

The inspection for fitness of tongas as vehicles of passenger traffic and their classification into first and second class was done by police authorities once a year. The schedule of fares were also fixed by them, though in more cases the actual fares were fixed by higgling between the tonga driver and the customer.

(3) Motor Transport

At the time of our survey, there were in all 24 motor

bus associations and unions in Kolhapur city and between them they operated roughly a total of 165 passenger buses. We collected information from 11 such associations and unions. According to the information received from the State Transport Poona Office (in 1947-48) there were in all 45 motor bus associations and between them they operated a total of 177 passenger buses, as will be seen from the following table which gives the idea about the routes.

Table No.53 Showing the No. of Passenger Buses Flying from Kolhapur to Distant Places.

<u>FROM KOLHAPUR TO</u>			
<u>North</u> :	XXXXX	Buses	Daily Trips
	Poona	12	6
	Satara	7	7
	Karad	5	5
	Islampur	3	3
	Kodoli	4	8
	Jotiba	1	1
	Bhadawale	2	4
<u>North-West</u> :	Malkapur	11	11
	Panhala	3	6
	Vishalgad	1	1
<u>North-East</u> :	Sangli	4	4
	Miraj	1	1
	N.Wadi	4	4
	Waliwade	1	3
<u>South</u> :	Ajra	7	7
	Kapashi	5	5
	Murgud	4	4
	Sarawad ^o	1	1
	Warwade	1	1
	Mahagaon	1	1
	Khochi	1	2
	Vadgaon	5	10
<u>South-East</u> :	Belgaum	3	3
	Gadhinglaj	8	8
	Sankeshwar	2	2
	Halkarni	2	2
	Nipani	5	10
	Khadaklot	1	1

	Buses	Daily Trips
South-West:Dajipur	16	16
Radhanagari	3	3
Patgaon	2	2
Gargoti	9	7
Kadgaon	2	2
East :		
Raibag	1	1
Ichalkaranji	2	3
Datwad	2	2
Kurundwad	1	1
Sangaon	3	4
Rendal	6	12
West:		
Ratnagiri	14	7
Bavda	6	6
Bhogaon	2	2
	---	---
	177	200
	---	---

(Prepared from the information given by the State Transport
Poona Office)

These 11 unions and associations had in all 130 passenger buses that plied on different routes -- some exclusively in Kolhapur State and some running through State and British territory. Of the 130 cars, 108 were Chevrolets, 16 Fords and the remaining were of various other makes. Of these 33 Chevrolets, and 15 Fords were newly purchased. The remaining 82 were old cars, models belonging to any of the years between 1933 to 1942.

The cost of the 33 new Chevrolets was stated to be nearly Rs.2,24,400 and of the 15 new Fords Rs.94,000. The cost of body building for all the 48 buses amounted to Rs.83,000. Along with these buses, certain other accessories had to be purchased e.g. extra wheel with tyres and tubes, horn, a set of repairing tools, pump, jack, etc. These cost something

between Rs.100 or Rs.200 per car.

Almost all the associations were registered ^{as} limited liability concerns. All the associations in the sample except two stated that capital required to float the companies were either collected from the partners or the share holders. Only 2 stated that they had borrowed capital to ^{the} extent of Rs.20,000 and Rs.80,000 respectively from banks at 9 per cent per annum.

The personnel required to run the bus associations were drivers, cleaners, clerks, checkers, agents, managers, etc. There were in the concerns in our sample in all 133 drivers, 134 cleaners, 5 managing directors, 15 managers, etc. and 191 cashiers, checkers, agents, etc. The salaries of the drivers varied from association to association. As many as 65 drivers got between Rs.30 and Rs.50 and 68 between Rs.50 and Rs.70 per month. The daily allowances (which were paid in addition to these salaries) also varied from Re.1 to Rs.1-8-0 per day when on duty. The same was the case with the cleaners. Of the 134 cleaners, 79 received between Rs.15 and Rs.30 and the remaining 55 between Rs.30 and Rs.45 as monthly salaries. Their daily allowances when on duty varied from annas 12 to Rs.1-8-0 per day.

The clerical staff, consisted of checkers, agents, cashiers and clerks etc. Checkers were appointed to check off-hand the number of passengers in a ^{bus} car to prevent the drivers and cleaners ^{from} making illicit gains. The cashier looked after the cash received and kept ^{the} accounts, etc. The pay of the clerical staff ranged from Rs.35 to Rs.120 per month.

The managers in the concerns in our sample looked after the up-keep of the ^{buses and} ~~cars~~, regulated and inspected the work. and The monthly salaries of managers varied between Rs.75 and Rs. 150. In the absence of the manager, the managing director was generally found to be in charge of the same work.

The passengers were generally convassed by the agents, who were either paid a commission on tickets sold by them or on monthly salaries. As many as 4 associations in our sample stated that they had each employed a paid agent ^{on} ~~a~~ monthly salary, the others had employed agents on commission which varied from half a anna to one anna per rupee. Every passenger was allowed to carry a luggage not exceeding 15 lbs. However in some cases it was found that the passenger ^{buses} ~~cars~~ did carry even goods. The ^{buses} ~~cars~~ that plied between Kolhapur and Poona generally carried bundles of betel leaves, along with passengers from Kolhapur to Poona.

The fares per mile were fixed by the government authorities concerned under M.V.Act. However, in many cases many associations in our sample stated that they were required to charge lower fares because of keen competition.

There were some items of expenditure which were incurred daily. One such important item was petrol. During the war due to scarcity and rationing of petrol, coal gas plants were extensively used by motor buses. It was stated that per one bag of coal of 40 seers, costing Rs.4-8-0 a motor bus could go nearly 20 to 25 miles. Lubricating oils which cost Rs.5-0-0 per gallon was also required. Once or twice a year, overhauling

was necessary which cost anything between Rs.800 to Rs.1,000 per ^{vehicle} car. It was stated that most of the roads on which the buses ran were in very bad conditions. This increased the expenditure due to wear and tare of the car by 25 per cent. Generally tyres and tubes were worn out after a run of between 6,000 and 8,000 miles. Accidental bursts of tyres of course had to be reckoned with. The cost incurred on this item amounted to roughly between Rs.600 and Rs.750 per year per car. Besides this, every car had to pay taxes as noted below:

M.V.Tax per quarter per bus of 20 seats	:Rs. 96-0-0
per bus of 22 seats	:Rs.104-8-0
per bus of 27 seats	:Rs.125-8-0

The ^{vehicles} cars plying on routes crossing the State boundary had to pay these taxes ~~at~~ both in Kolhapur State and in British India.

Government authorities every year inspected buses and passed them as fit after a detailed examination of each bus. At the time of the inspection generally the following expenditure was incurred.

Passing Fee	: Rs. 5-0-0
Bainting	Rs.60 to Rs.75
Sundry Repairs	Rs.50 to Rs.75
Secret Distributional expenses	Rs.25 to Rs.50

There was no unions as yet formed of the drivers or cleaners. However, there was a union congress of the motor bus owners. It had provincial bodies with separate executives and a general committee.

The Goods Lorries : There were at the time of our survey 118 Ford's, 92 Chevrolets, and 21 ^{buses} of other makes like Bedford, International, etc. exclusively engaged in the transport of goods.

They were in great demand during the war because of the shortage of railway wagons. The rates charged by them were many times higher than the railway rates, for example to carry one lump of gul of 32 seers from Kolhapur to Bombay, the charge was as high as Rs.2 to Rs.3 . The railway charges being only some annas per lump. Comparative rates of the transport of other goods were also similarly very high as compared with those of the railways.

Every goods truck was generally allowed to carry a load of 12,500 lbs at a time, but overloading was not uncommon.

The goods transported were canvassed by agents who were paid a commission varying from $\frac{1}{2}$ anna to 1 anna per rupee. Information on other points were similar to that noted above for passenger buses.

(4) Casual Labour.

There were two classes of casual labourers in Kolhapur city, (1) consisting of labourers habitually engaged by specific trades, perennial or seasonal in a particular locality, (2) the other comprised of a more casual type of labourer who offered their services for different types of work at different places. These two classes of labourers differed from one another in many respects such as earnings, duration and chara-

cter of employment, etc. But one characteristic common to both was that the majority of them were temporary ~~in~~ migrant agricultural labourers from the surrounding rural areas. They usually came to Kolhapur in October when the crops were harvested in the countryside and went back to their villages at the time of next sowing in June of the following year. The two classes of labourers are separately treated below.

The first type of labourers were generally found at 3 places namely (a) the Shahupuri groundnut and gul market, (b) Laxmipuri grain market and ^(c) Kirana Bhusar market ~~located~~ at Ferris Market.

(a) Labourers at the Shahupuri Groundnut and Gul Market:

It was not necessary to take a count of labourers working in this market as the Marketing Committee had made it recently compulsory for all labourers working here to take out licences.

In the 1945-46 season, licenced labourers working in this market according to the records of the Marketing Committee was 300. At the beginning of every season in October they generally formed themselves into groups or gangs and appointed a leader for each group for the season. The number in each group varied from 5 to 15 persons. The leader of the group contacted merchants in the market and attached his group to a shop or shops for the season. The earnings of each group were pooled together and distributed equally at the end of the season. The accounts of earnings were generally kept by the shop keepers to whose shops the gangs were attached and who paid the amount that was due to them at the end of the year.

The main work they did was to carry the produce of the seller, say gul or groundnut from the bullock carts on the road to the shops, to arrange it, to pack it up in gunny bags in case of gul, to reload it in bullock carts after sale, etc. The charges for all these items were fixed. To bring 24 lumps of gul from the cart to shop and to weigh them, they used to be paid 12 annas. Packing and stitching charges were Rs.1-2-0 for 24 lumps of gul. Eight annas was the charge for carrying 16 bags of groundnut from the cart to the shop. The Marketing Committee had fixed the rates of labourers as follows : 6 pies per gul lump or one bag of groundnut. Weighing had been entrusted to a separate class of licenced weighmen.

The average earnings of each labourer during the season differed from group to group. It depended on the work they got from the different shops they were attached to. The gross earnings varied from Rs.200 to Rs.600 per labourer during one season.

(b) and (c) Labourers at Laxmipuri and Berwether Markets : Labourers working at both these places were attached to different shops and they had work all around the year. Their total number was in the neighbourhood of 200, though we were not able to check this by an actual count. But the estimate was not wide of the mark so far as can be judged from other information in our possession. Though the workers were attached to particular shops they enjoyed no monopoly of work regarding that shop. If an attached labourer was absent on duty, any casual labourer available was engaged by the shop-

keepers. It was also noted that the labourers in both these places did not form themselves into groups but were attached to shops in individual capacities. Their work consisted of carrying goods received by the shopkeepers from carts to the shops and also to carry goods sold to customers from the shop to the customer's house or shop or anywhere he wanted. For each full bag carried from a cart to the shop and vice versa they were paid one-half anna each. For the goods carried for customers the rates depended on the distance over which they were to be carried and the actual payment was settled by some higgling.

(2) Unattached Casual Labour : Unattached casual labourers were generally found at places ^{like} Gangawesh Motorstand, Laxmipuri Motor stand, Ferris market, Farsi or Bhusar and Kirana Market. There were no labour stands as such in Kolhapur as in Poona or Sholapur. These labourers did only certain types of work such as carrying the passenger's luggage or other things like firewood, grain etc. from shops to customer's homes. There were no female workers in this group.

As the available information about unattached casual labour was very meagre, we decided to take a count of this kind of labourers at 3 places where they worked and sought employment. Accordingly we carried out a count of these labourers at the three centres on 15th December 1946 and again on 24th December 1946. The work was entrusted to our 4 junior investigators. At both the counts the total number of workers was found to vary between 90 and 100. We believe that only a

few casual labourers could have been omitted from our count. The count was taken at the time when most of the labourers from outside would be expected to arrive in the city. At the second count we got a questionnaire filled in for every labourer enumerated. The information sought was the age, sex, caste, place of origin of the labourers and whether he worked seasonally and how long he had been in this line, his income during last month, etc. In all 92 questionnaires were filled in. The information gathered in this way is set ~~at~~^{out} below.

(a) Gangawesh Motor Stand : The number of labourers seeking employment at Gangawesh motor stand was 26 at the time of our count. Of these 22 were Marathas and the remaining were a Vaddar\$, a Koshtis\$, a Mahar\$ and a Mohammedan\$. The majority of the labourers -- as many as 17 came from adjoining villages. Except one all of them were about 25 years of age. Seventeen of the labourers in our count were found to be doing this sort of work for more than 10 years. Three of the labourers possessed push-hand-carts. Their income varied from Rs.25 to Rs.35 per month.

(b) Laxmipuri Stand : There were 25 labourers in December 1946. Of these 19 were Marathas, 2 Muslims and remaining consisting of a Mang, a Mahar, a Chambhar and a Lingayat. Seven of them had hand-carts. Five of the labourers were found to be children below 15 years of age. The others were about 20-25 years of age. Six labourers had taken to this work during the last two years, 7 were doing the work for between 3 and 6 years, 6 between 8 and 10 years, and 4 between 15 and

and 20 years. One of the remaining two was in this line for 30 years and another for 40 years. Their earnings ranged from Rs.15 to Rs.30 per month.

(c) The Ferris Market : The total number of workers found at this place was 32. 21 of these were Marathas, 6⁵ Mahars, 2 Mohammedans and the remaining consisted of a Shimpi, a Kumbhar, a Dhangar and a Lingayat. Of these 13 were outsiders coming from adjoining villages. There were 4 children below 14. Their work chiefly consisted of carrying grain, groceries, etc. to customer's homes.

Outside the Ferris Market, 8 labourers were enumerated of which 5 had hand-carts. Seven of these were Marathas and one Mohammedan. The earning of these labourers ^{was} ~~were~~ estimated to be somewhere between Rs.15 and Rs.40 per month.

(5) Carting Agents or Hundekaris

Carting Agents known as Hundekaris, were the most important agency in handling goods to and from the Kolhapur railway station. They generally acted as the transport agents of local merchants and traders. At the time of our survey there were 10 carting agents and 9 of these were included in our sample for detailed investigation. Of these one each was from B, C and D wards and 6 from C ward. Of the Hundekaris included in our sample, 3 were Brahmins, 2 Marathas, 3 Jains and the remaining a Mohammedan.

The services performed by the carting agents were

limited in the sense that they did not handle goods brought into or taken out of the city by roads. Packing unpacking was also not their concern. The Hundekari was a sort of specialised transport agent, who looked after the transport of goods from and to the railway station. The local merchants or traders had to resort to carting agents for many reasons. If the consignee did not remove the goods from the railway goods yard within a stipulated time, he was required to pay demurrage. The exact time of arrival of consignments was usually uncertain and the merchants had to pay demurrage at times for no fault on their part. It was also very inconvenient for a busy trader to visit the railway goods yard every day. Once, however, a carting agent was appointed, almost all the responsibility in connection with the consignment was shifted on to him. For his business the Hundekari had to go to the railway goods yard every day and could keep an eye on arrivals of consignments, etc. as a matter of routine. If the goods suffered any damage after the Hundekari had taken possession of it from the railway authorities and before he had delivered them to the customer, he made good the loss or damage.

The business standing of 3 Hundekaris in our sample was between 3 to 10 years each; of 2 between 10 to 20 years each, and of the remaining 4 between 25 to 35 years each. Five of them had started with an initial capital varying from Rs.200 to Rs.500 each. The initial capital in the case of the remaining 4 ranged from Rs.1,000 to Rs.2,400 each. One of them stated that he started his business with borrowed capital.

The carting agents generally had two types of clientele, contracted and casual. 5 of the carting agents had a contracted clientele of 12 to 15 merchants each and 3 of 20 to 40 merchants each. One of the carting agent claimed to be working permanently for 60 traders. The casual customers varied between 8 and 12 each in cases of 8 Hundekaris and in the case of the remaining they numbered nearly 40. The services performed by the carting agents included the booking of goods, their loading and unloading, paying railway charges on behalf of the customers as also paying octroi duty (which were recovered later from customers), securing wagons for customers, etc.

The rate charged by Hundekari for his services at Kolhapur was 3 to 4 annas per load. But this rate was only applicable to merchants and traders with whom the Hundekari had entered into permanent or semi-permanent contract. The rate for casual customers was 8 annas per load. The earning from such casual business was, however, in the nature of a windfall. One of the carting agent in our sample derived most of his earnings from casual customers only who numbered nearly 40 on an average. Four Hundekaris in our sample transported every year between 3,000 to 5,000 cart-loads of goods, 3 between 5,000 to 15,000 cart-loads, and the remaining 2 more than one lakh cart-loads.

The bullock cart was main vehicle used. All the Hundekaris except two generally hired carts, the latter two had their own bullock carts, one having three and the other

two. They also hired 8 to 25 bullock carts in addition each if need arose. The remaining 7 carting agents hired usually 2 to 4 carts each and more if required. The carts usually drawn by two bullocks were the prevalent type in Kolhapur city. They were generally capable of carrying about 15 to 20 maunds per trip. Their charges per trip ranged from annas 8 to rs.2 according to the distance over which the goods had to be carried.

The yearly gross earnings of three Hundekaris in our sample were estimated at between rs.2,000 and rs.3,000 each, of 4 between rs.5,000 and rs.15,000 each and of the remaining 2 exceeded rs.1,00,000. The settlement of accounts with merchants ^{was done} ~~were settled~~ every month although working balance up to rs.200 remained every year with the permanent customers.

The total number of employees employed by the carting agents in our sample was 15. Of these 9 were clerks and 6 markers. The clerks were required to look after the consignments their transportation to their respective destinations and keeping of accounts. The markers were engaged for putting on names, signs etc. on each load to be sent out from Kolhapur. Three Hundekaris employed clerks, one employing 7 and 2 employing one each. The monthly salaries of the 7 clerks were rs.40 each and of the remaining two who were part-time employees rs.8 and rs.25 respectively. The monthly salaries of markers ranged from rs.25 to rs.30 each in the case of 6, while the salary was rs.15 in the case of the remaining. The Hundekaris engaged a gang of Hamals each for the work of unloading the goods at the railway goods yard. They were paid

4 annas per cart for permanent customers and 8 to 12 annas per cart for casual customers.

Chapter VI

Finance.

We propose in this chapter to deal with all the credit institutions in the city of Kolhapur as to their methods of work, their financial position, etc. The information is based on our questionnaire and is supplemented by drawing upon the Report of the Committee on Co-operation in Kolhapur under the Chairmanship of B.V.Jadhavrao.

Historical : Graham does not refer to indigeneous banking houses in Kolhapur Town but records that "Throughout the Kolhapur State there are only twenty banking houses. The capital employed in any individual house does not exceed Rs.50,000/- There is only one house possessing any extensive agency, and capable to giving Hoondies to the amount of Rs.5,000. From the remainder, Hoondees to the amount of Rs.1,000 can be obtained, but only to Poona, Belgaum, and Hydrabdd in the Deccan ----- The rate of interest still varies from 9 to 12 per cent, excepting among tradesman, who in their dealings with each other seldo exceed 8 per cent".¹ Graham further remarks, "The Kolhapur bankers have not kept pace with their more enterprising brethern elsewhere, and their dealings have been hither to confined to usurious transactions within the boundaries of Kolhapur State. Some late trifling speculation in cotton, however, would lead to the hope that they are gradually becoming more alive to their own interests, and

1 : Graham, p.272

that their capital will be employed in the manufactories and the produce of the country".¹

Describing the situation after a passage of about 30 years the Gazetteer observed "There are nine banking houses, of which eight are at Kolhapur and one at Malkapur, Where there is an agent or Munim, the clerk or Gumasta acts under him. Generally there are no Munims and the clerk is subordinate to his master alone. He is usually a Brahmin and is paid £ 20 (Rs.200) a year."² "There are only three firms in the town of Kolhapur which can cash at once a bill (Hundi) up to £ 4000 (Rs.40,000). It is generally the practice of the bankers, however, not to draw bills payable at sight for lower amounts. The introduction of postal money-orders has not affected the bankers to any perceptible extent".³

"Of the town people, money lenders, traders, shopkeepers, brokers, pleaders and a few highly paid State servants save money. Savings are mostly invested in ornaments, lands, houses, and money lending. The Government Savings Banks at Kolhapur is used almost solely by State servants, pleaders and well-to-do men. In 1881-82 about 150 persons had £ 7,500 (Rs.75,000) invested in the Saving Bank".⁴

"Interest is charged monthly. In large transactions

1 : Graham, p.273
 2 : Bombay Gazetteer, p.194
 3 : Ibid, p.193
 4 : Ibid, p.194

the usual rate varies from six to nine per cent a year and in small transactions from nine to twelve per cent, but according to the credit of the individual borrowers this rate rises to as much as twenty four to thirty per cent a year. When articles were pawned, the yearly rate is twelve per cent for pearls, $7\frac{1}{2}$ for gold and $7\frac{1}{2}$ to nine for silver. In land and houses the yearly rate varies from six to nine per cent. In grain advances during the rains which are generally paid after harvest, a quarter of the quantity lent is generally charged as interest".¹

Indegenous bankers houses as described above, however, began to decline gradually. Their methods of business were not suitable to the new types of trade processes that came to be developed. This decline was countrywide and Kolhapur shared it. Though Dr. Bal Krishna noted 62 establishments of Shroffs (dealers in gold and silver, ornaments and jewels) in 1926 many of whom were hundi-dealers and money-lenders. The extent of their banking business was not considerable. At the time of our survey there was hardly any establishment dealing in hundis or doing banking business.

Modern types of banking institutions began to develop slowly and the Urban Co-operative Society was established in Kolhapur in 1913. Dr. Bal Krishna recorded that in 1926 there were two banks in Kolhapur town, the urban co-operative society and the Kolhapur Joint Stock Bank established in 1926. The position of these two banks at the end of 1926 was as follows:-

1 : Bombay Gazetteer, p.194

	Urban Co-operative Bank	Kolhapur Joint Stock Bank, Ltd.
Subscribed Capital	Rs. 15,635	Rs. 3,44,700
Called up Capital	Rs. 4,365	Rs. 69,540
Reserve Fund	Rs. 32,196	Rs. 24,203
Deposits	Rs. 7,14,949	Rs. 8,10,135

Banks and societies multiplied and expanded steadily after 1926 and the position at the end of 1946 was as follows:

Type of Banks	Number	Information received	Paid up Capital Rs.	Working Capital Rs.	Reserve Funds Rs.	Deposits Rs.
1) Joint Stock Banks	8	8	10,19,000	3,02,17,000	14,92,000	2,68,58,000
2) State Co-operative Bank	1	1	71,009	10,35,360	24,25	10,32,935
3) Co-operative Banks	7	7	3,07,592	26,53,786	2,67,429	23,86,357
4) Co-operative Societies	23	20	68,038	5,77,393	1,63,044	4,14,349

No.2, 3, and 4 compiled from the information supplied by the Director of Industries, Kolhapur State, and No.1 tabulated from the Balance Sheets of individual Joint Stock Banks.

We collected information about the working of all the 4 types of banking institutions in Kolhapur city with the aid of a questionnaire. This information together with other information available in official reports, particularly the 'Report of the Committee on Co-operation in Kolhapur' (1945) is presented in the following pages.

Joint Stock Banks : All the 8 Joint Stock Banks in the city supplied us the information asked by us. The following statement, compiled from the balance sheet of these 8 banks through light on their financial position in 1946.

Combined statement of the position of 8 Joint Stock Banks
in Kolhapur City in 1946.

(000 omitted)

(1) Paid up Capital	Rs.10,19	
(2) Reserve Funds	Rs. 4,73	

Total of 1 ^{and} plus 2		Rs.14,92
(3) Deposits :		
(a) Current Bank a/c	Rs.1,48,54	
(b) Fixed Deposit a/c	Rs. 46,88	
(c) Savings Bank a/c	Rs. 73,16	
<i>Total</i>	-----	Rs.2,68,58
(4) Cash	Rs.53,65	Rs. 53,65
(5) Investments		Rs. 83,99
	<i>and</i>	
Percentage of 3 plus 4 to 5		26.06%
(6) Loans and Advances		Rs.1,30,55
(7) Profit and Loss	plus	Rs. 4,15
(8) Total working capital		Rs.3,02,10
Percentage of 6 to 8		43.2 %

The total working capital of all joint stock banks in the city came to about Rs.3 crores. The deposits amounted to Rs.2.7 crores. The advances were estimated to be nearly Rs. 1.3 crores of rupees. The ratio between working capital and the advances was 43 per cent while that of total deposits to investments was 26 per cent.

Loans were generally given either against promissory notes, or against the mortgage of property like gold and silver ornaments or produce like groundnut, gul etc. The rate of interest for the clean personal advances varied from 6 to 9 per cent whereas against the mortgage of gold or silver or agricultural produce, it varied from 4 to 6 per cent p.a. Advances against gold or silver ornaments were nearly 75 to

80 per cent of their market value, and against goods like gul or groundnut 50 to 70 per cent of the market value.

From the detailed information collected from the three joint stock banks we found that out of Rs.46 lakhs of total advances given by them 14 per cent were given against personal security, 34 per cent against the mortgage of landed property, 30 per cent against gold and silver and 17 per cent against other kinds of goods pledged.

Co-operative Banks : There were 8 co-operative banks in Kolhapur city, including the Kolhapur Central co-operative Bank. We collected information from all these. Out of the 7 Co-operative Banks, besides the Central Co-operative Bank, 4 had been working for the members of particular communities and their membership was open to members of these communities only. Communalism had thus penetrated the Co-operation field also and was not altogether a welcome development. The Committee on the Co-operation in Kolhapur, under the Chairmanship of late Mr.B.V.Jadhavrao observed in this connection "In big cities such communal societies are not harmful and may be allowed". But the Committee think that registration of more communal societies should be discouraged. No such communal societies should be registered in any part of the State outside Kolhapur city.¹ This is rather a lakewarm recommendation from a committee which expressed earlier a disapproval of communalism penetrating the field of co-operation.

1 : Report of the Committee on Co-operation in Kolhapur
-- Chairman Mr.B.V.Jadhavrao, 1945, p.25.

Before going ^{to} ~~on~~ examining the working of co-operative banks in the city it is necessary to describe the working of the central financing agency and its development.

Central Financing Agency : "The first Co-operative society of the Kolhapur State was registered in 1913. It was then called the Kolhapur Urban Co-operative Society. Its present name is the Kolhapur Urban Co-operative Bank. It gave financial help to the unlimited liability societies that came in its wake. It is lending about Rs.1,20,000 even now. The Kolhapur Central Co-operative Bank was registered in 1939 and it provided loans to some societies. But its share capital was small and ^{the} deposits it could get were limited and it could not provide finance to all societies. The Registrar had to allow the Maratha Co-operative Bank and the Kisala Co-operative Credit Society to lend to other societies. Darbar also placed Rs.1,50,000 at the disposal of the Registrar for the same purpose."

" This haphazard lending by a number of agencies had disadvantages. The interest income of each of these lenders was moderate and none of them could employ inspectorial staff to see how the societies were doing and how the loans got by individual members were utilised. This laissez-faire policy led to various abuses. Crop loans as a rule ought to be granted on condition of repayment in full soon after the harvest. But the practice of repaying the loans in three annual instalments was adopted, with the result that much more amount was borrowed than was actually required for genuine agricultural operations. The debtor society and individual borrowers had to borrow three

times the amount actually needed by them. The temptation for spending on non-productive objects was there and this was sure to result in overdues. The urgent need of a Central Financing Agency was noticed by this Committee and it submitted to the Government a scheme which was approved by the Council of Regency in G.R.E.D.No.827 of 23-3-1944. The Kolhapur Central Co-operative Bank then adopted new bye-laws and commenced working from."¹

The Kolhapur Central Co-operative Bank was thus recognised as the Central Financing Agency for co-operative societies and the Government permitted it to raise a loan of 1 lakh in the first instance.² It was, at the time of our survey, of the ~~mixed~~ type but according to the recommendations of the Committee on co-operation, steps were being taken with the aim of having all share holders from co-operative societies. The number of societies affiliated to it increased from 64 in 1942-43 to 488 in 1945-46 and the amount of loans given by it from Rs.59,654 to Rs.5,13,191 during the same period. ~~It~~

In 1945-46 the membership of the bank consisted of 337 persons and 151 societies. The total paid up capital was Rs.71,009 and the working capital amounted to Rs.11,70,025-15-6. The total loans made by the bank came to Rs.5,13,191-7-9. Of this Rs.2,84,598-5-10 had been advanced to societies and Rs.124,

1 : Report of the Committee on Co-operation in Kolhapur, pp.27 and 28.

2 : Administration Report for 1943-44, p.60.

1,84,904 ⁵ for individuals. Of the total deposits of Rs.9,62,441-6-6, Rs.5,30,480-4-11 were in current accounts, Rs.1,69,026-1-7 in savings banks account and the remaining were held in fixed deposits accounts. The ~~Bank~~ directors of the bank had decided unanimously to fix permanently the dividend of the bank at 5 per cent from 1945-46.

We reproduce below the statement/~~of bank~~ ^{Registrar Co-op. Societies} for the year 1945-46 which was received from the ~~Public Relation Officer~~, Kolhapur which summarises the working and aggregate financial position of the co-operative banks in Kolhapur city in the year 1945-46.

Aggregate financial position of the ⁷Co-operative

Banks in Kolhapur City in 1945-46,

(1) Membership	Individual Societies	Rs.	11,011 14
(2) Average Membership per Bank			1,575
(3) Loans outstanding at the close of the year, with Individuals		Rs.	16,48,044
	with Societies		68,167
(4) Of which, over-dues by individuals			98,268
	by societies		9,752
(5) Percentage of over-dues by individuals			5 per cent
	by societies		14 per cent
(6) Borrowed Capital:			
(a) From Members			9,14,487
(b) From Non-Members			6,52,691
(c) From Joint Stock Banks and Co-operative Banks			5,11,587
	<i>T. Total</i>		20,78,765
(7) Working Capital			26,53,786
(7) Owned Capital:			
(a) Share capital			3,07,592
(b) Reserve Fund			1,35,564
(c) Other			1,31,865
	<i>Total</i>		5,75,021
(8) Working Capital			26,53,786

(9) Percentage of owned capital to working capital	21 per cent
(10) Average working capital per Bank	
(11) Cost of management	43,459
(12) Percentage of cost to working capital	1.5 per cent
(13) Profits	54,523
(14) Usual rate of dividends	6½ to 7½%
(15) Most usual rate of interest on	
(a) Borrowing	2½ to 4%
(b) Lending	7.13/16%

We give below some detailed information regarding the working of Co-operative banks in the city which we collected ~~fr~~ by getting a questionnaire filled in by them.

As per our information, the total number of depositors in 7 co-operative banks came to ~~Rs.~~ 3,836. Two banks had given a detailed classification of depositors according to the type of deposits. In these 2 banks there were 1,012 depositors ^{had} current accounts, 1,322 ^{had} savings bank accounts and 222 had fixed deposit accounts. The total deposits amounted to Rs.19,36,576 out of which Rs.5,78,276 or 20 per cent were in fixed deposit accounts, Rs.8,18,507 or 42 per cent in savings bank accounts and the remaining Rs.5,39,793 or 28 per cent in the current accounts.

As for the information regarding loans we found that the aggregate total loan given by all the 7 co-operative banks came to Rs.13,75,966 out of which roughly Rs.8,24,797 or 59 per cent was given against personal security. Rs.1,74,455 or 12 per cent against the mortgages of landed property, Rs.1,48,392 or 10 per cent against lands, Rs.74,777 or 5 per cent against gold, Rs.1,17,505 or 8 per cent against agricultural produce, and

Rs.35,980 or ^{about 3} 7 per cent against other securities."

" The overall picture of the working of co-operative banks in Kolhapur city given above can be supplemented by the detailed analysis and comments made on individual banks on the position of respective banks as at the end of 1943."

"The Kolhapur Urban has a paid up capital of Rs.47,465. Its Reserve fund so designated exceeds Rs.60,000, besides its other funds are really reserves in another form and amount to over Rs.64,000. It has got some secret reserve also. Although it owns a very good substantial building, it is still accumulating a building fund to which even last year it appropriated Rs.479. But till recently its lending rate was $9\frac{3}{8}$ p.c. It is now $7\frac{1}{2}$ p.c. It ought to be reduced to $6\frac{1}{4}$ p.c."

" The Maratha Co-operative Bank is of only ten years standing. Its membership is open to Marathas only. Its share capital is Rs.22,615, but its Reserve funds amount to Rs. 21,186, to this must be added Rs.5,237 allotted to various reserves at the last annual meeting. This raises the total to Rs.26,427. Upto this time it has laid aside over Rs.6,000 to the building fund account. And it still maintains the rate of interest at $9\frac{3}{8}$ p.c. It ought to be $6\frac{1}{4}$ p.c."

"The Mahavir Co-operative Bank is also communal, admitting as members only Jains. It was started six years ago. But in such a short time it has collected a reserve fund of Rs.15,318, of this the building fund amounts Rs.5393. In spite of this prosperity the lending rate is maintained at $9\frac{3}{8}$ p.c. "

"The Mahaluxmi is of ten years standing. Its membership is confined to Brahmins only. It had a share capital of only Rs.15,040 in June 1943. But its reserve and other funds at the time of the last general meeting amounted to Rs.7,848. To its credit it must be stated that it wanted to reduce its lending rate to $6\frac{1}{2}$ p.c. But the Registrar advised caution and the present lending rate is $7\frac{13}{16}$ p.c. "

"The Veershaiva is the 4th communal bank confined to the Lingayats. It is only of two years standing. It is worked on sound lines. It has also reduced its lending rate to $7\frac{13}{16}$ p.c."

"The position of the two Employees' banks (1) Kolhapur Government Servants and (2) Ilakha Panchayat Servants -- will now be examined. The first was started twentyone years ago. Its share capital exceeds Rs.46,000 total reserves amount to Rs.24,389. Its owned capital, therefore, exceeds Rs.70,000. The working capital is about $2\frac{1}{2}$ lakhs. Membership is 2412."

"The primary object of an Employees' co-operative society ought to be to encourage thrift and for that purpose its bye-laws provide for a compulsory monthly saving per member according to his salary. When this society was first started the bye-laws did provide compulsory savings. But unfortunately

for the members this salutary provision was allowed to be dropped and no savings from members are now insisted upon. Not only no thrift is encouraged but facilities were provided to its members to withdraw their accumulated savings locked up in shares."

" A skalary earner gets a fixed amount every month and ordinarily he is expected to live within his means and not to borrow and run into debt. The debtors should be a small proportion of the total number of members. But in the Kolhapur Government Servants' Co-operative Bank no less than 1566 or 65 p.c. of its members were in debt on 30-6-1943. The principle of thrift is completely discarded and borrowing is encouraged. At the time of retirement the majority of members will have no savings. And what is worse, they will be debtors to the bank. The pitiable and miserable financial condition of the members of the families of those who prematurely pass away can be easily imagined. It is the duty of the Registrar to see that this is remedied as early as possible."

" Over 25 p.c. of the borrowing members of this bank have defaulted. These borrowers get a fixed salary every month and have no excuse to make a default. The number of defaulters is serious and leads one to infer that loans are granted without any consideration of repaying capacity of the borrower."

" The financial position of the bank itself is also unsound. Its owned capital is Rs.70,554, and its total deposits on 30-6-1944 amounted to Rs.1,65,345. But this amount is inflated to the extent of Rs.22,840, on account of mutual lending to that extent, which is commonly known as window-dressing. So this

amount ought to be deducted from the total deposits as it will not be available in an emergency. The total amount of owned capital and real deposits comes to Rs.2,13,059. The total amount of loans is over 95 p.c. of the available amount. This is a very serious case of overtrading. The balance sheet shows that the bank has in hand and with other societies and banks a sum of Rs.47.668. But out of this Rs.22840 ought to be deducted as shown above. The real amount available is thus reduced to Rs.24.828. Out of this Rs.10,500 were deposited by this bank with others for a fixed period. When an emergency may arise this amount may not be available. Thus the actual fluid resources dwindle down to Rs.14,328 only. The position is extremely risky and drastic steps ought to be taken to improve the financial condition. Loaning will have to be stopped for some months."

"The Ilakha Panchayat Servants Co-operative Bank has copied the bye-laws of its elder sister. It is only of five years standing. Its owned capital is about Rs.34,000. Its fixed, saving and current deposits amount to Rs.1,97,367, out of which Rs.18,579 should be deducted being of the nature of window-dressing. The real deposits are Rs.1,78,788 which added to owned capital amounts to 2,12,788. The total loans outstanding are 1,49,025 which means that 70 p.c. of the available funds are on loans. This compared to the Government Servants Society is better no doubt, but the Committee is of opinion that fluid resources are not adequate."

"In both the Employees' banks the membership is very unwieldy and consequently personal touch between the members

and the management is absent. The influence and close supervision of the head of the office or of the department is also non-existent. In the opinion of the Committee it will be advisable to split up these two banks into smaller societies, each consisting of members of one office or of one department with the head of the office or department as its President. The bye-laws of the Employees' Co-operative society leaflet N should be adopted, especially the part regarding compulsory saving. New societies thus created out of the members of the old will be entitled to ask not only their share capital but also a portion of the accumulated Reserve funds including the building, Shikshan and Dharmadaya funds, in proportion of the share capital contributed by them. Current, Savings and fixed deposits of the seceding members should also be transferred with interest upto date. The deposits of non-members and societies or institutions who wish to help the new society should also be transferred."

" It goes without saying that the new societies will have to take responsibility for the debts of all members belonging to the department, including the overdues. In case the new society is unable to pay back the whole amount the balance will be treated as a loan at the rate of interest usually charged to societies by the Central Financing Agency."

" It ought to be noted that all the urban banks in the city have been successful in attracting capital not only sufficient for the legitimate needs of their members but much more. The management is at a loss to know how to employ surplus funds. The tendency is to earn as much profit as possible, to pay as

high dividend as is allowed, to build up reserves and to raise a building fund quickly."

" The amount of overdues is very heavy in certain banks which shows that loans are granted without carefully examining the purpose of the loan, the repaying capacity of the borrower and the soundness of security. The Urban is the worst sinner; its overdues amounted in all to over Rs.81,500 at the end of June 1943, i.e. over 33 p.c. of its total amount or loans. The overdues of the Maratha Co-operative Bank amounted to over Rs.32,000 i.e. over 26 p.c. The condition of overdues in the Employees' societies is stated above. Overdues in others are not so heavy. Their working is more cautious."

" The causes of heavy overdues in some of the banks may briefly be summarised."

" (1) The inefficiency and sometimes dishonesty of a few members of the Board in making enquiries about the solvency of borrowers and sufficiency of security offered by them. This is probably the chief cause of default. (2) The Board keeps all the powers in their hands and does not allow the manager to use his discretion even in routine matters. (3) Slackness in referring cases to arbitration. (4) The sense of irresponsibility and unaccountability of the Board of Directors."

" The ~~Exam~~ Committee suggest the following remedies :-
 (1) The insistence of appointing a competent and experienced manager who should also be the secretary of the bank and be invested with powers to transact general routine business

promptly. (2) He should have a sense of security and should not be removable without the permission of the Registrar. (3) The present method of electing the President at the General Meeting by a direct vote is vicious, as success in such an election depends on wide canvassing and "Khatpat" which a really honest man usually dislikes and keeps aloof. Many a time the dignity has gone to one who had improper motives and had brought loss to the bank. The post of the President should be done away with. (4) The General Body should elect the members of the Board and they should elect their own Chairman and Vice-Chairman if necessary. (5) The Secretary should not be elected and the work should be taken from the manager.¹"

Co-operative Credit Societies : At the time of our survey there were 23 such societies functioning in the city. Some of these operated on a very small scale. According to the information relating to 20 of these societies supplied to us by the Registrar of Co-operative Societies, Kolhapur State, ~~which is~~ presented below, the total paid up capital in 1945-46 was Rs.68,038 and working capital Rs.5,77,393. Their total loans and deposits ~~held~~ amounted to Rs.3,46,311. The total membership was 4795 and the loans due from the members at the end of 1945-46 was Rs.3,33,875 and of this Rs.34,031 or about 10 per cent were dues.

1 : Report of the Committee on Co-operation in Kolhapur, 1945 pp. 14, 15, 16, 17, 18, 19, 20, 21, and 22.

Combined Statement of the position of 20 Co-operative
Societies in Kolhapur City.

	Rs.
(1) Membership	4,795-0-0
(2) Average member per Society 240	
(3) Loans outstanding at the close of the year	
(a) with individuals	3,33,875-0-0
(b) with societies	80,097-0-0
(4) Of which overdues by individuals	34,031-0-0
(5) Percentage of overdues by individuals to 3(a)	10%
(6) Borrowed Capital	
(a) From Members	2,13,475-0-0
(b) From Non-Members	1,30,682-0-0
(c) From State Co-operative Bank	2,154-0-0

Total	3,46,311-0-0
(7) Owned Capital	
(a) Share Capital	68,038-0-0
(b) Reserve Fund	1,41,217-0-0
(c) Other Funds	21,827-0-0

Total	2,81,082-0-0
(8) Working Capital	5,77,393-0-0
(9) Percentage of owned capital to the working capital	40%
(10) Average working capital per Bank	28,870-0-0
(11) Cost of management	10,993-0-0
(12) Percentage of cost to the working capital	1.9%
(13) Profits	11,235-0-0
(14) Usual rates of dividends 6½	5½
(15) Most usual rates of interest on	
(1) Borrowing	4½
(2) Lending	7.13/16

Besides the information supplied to us by Kolhapur
Government we collected detailed information as far as we could
from 18 of the 23 societies in the city with the aid of
questionnaires. ^{had} Of these 12 were limited liabilities and 6 un- ^{had}

limited liabilities. Six of these had been started sometime after 1940 and before our survey, 2 each during 1935-40, 4 during 1930-35, 6 during 1925-30, one in 1917 and the remaining in 1915. The total number of depositors in them were 2122.

In 5 of the societies current, savings banks account and fixed deposit accounts were maintained. In two others only current and fix deposit accounts were maintained. In 7 others only fix deposit accounts were accepted and in 3 of them, it was compulsory for every member to keep some fixed amounts of a certain fixed percentage of salaries every month in fixed deposits. In one of them voluntary fixed deposits besides the compulsory ones were accepted. In the ^{other} four this was voluntary. The remaining 4 societies reported that they had accepted no deposits at all. They were operating on a very small scale. The total fixed deposits in the 18 societies were Rs.1,93,185, saving fixed deposits Rs.35,884 and current deposits Rs.21,015. They had advanced a total of Rs.2,63,500 as loan to their members. Most of it nearly 90 per cent was against the security of the debtor's houses. The remaining had been advanced on the personal security of the debtors.

A detailed classification of loans advanced according to the purpose for which it was advanced was supplied to us by 6 of the societies only. The loans advanced by them totalled Rs.95,826. Of this Rs.48,786 or 51 per cent had been borrowed for repayment of old debts, Rs.22,024 or ~~1~~ 23 per cent for productive purposes such as expansion of business, buying of cattles etc. Rs.9,598 or 10 per cent for social purposes like

marriage ceremonies, Rs.8,347 had been borrowed for building and repairing of houses, Rs.6,971 for consumption purposes or to balance the ordinary family budgets.

We, however, like to supplement the above information by reproducing here the comments made by the Committee on Co-operation on the position of few individual credit societies as at the end of 1943.

"Besides the seven Co-operative Banks, Kolhapur city had 22 Co-operative Credit Societies, of which 12 had accepted unlimited liability and 10 limited liability. The reports of 7 unlimited liability societies and 5 limited liability were examined by the Committee. Of the former the Balbhim and the Risala societies are very well managed and deserve commendation. It is difficult to know why they were registered with unlimited liability. They work within the city area and majority of their members are non-agriculturists. The Risala is purely an Employees society and is worked strictly as such. Its financial position is very sound. It had a membership of 199 on 30-6-1943 and compulsory deposits from members amounted to Rs.41,554 i.e. on an average Rs.207 per member. Amount on loan is under Rs.26,000. It has lent Rs.8,900 to other societies also. There are no defaulters. The President is Coloner Krishnarao Khanvilkar, who deserves great credit for the sound management of the society. It will be better if its example is copied by the Government Servants' Co-operative and the Ilakha Panchayat Servants' Co-operative Banks.

Shri Balabhim was founded in 1915 with unlimited

liability. Shares were introduced very lately. Its share capital is only Rs.5,455 but its Reserve fund amounts to over Rs.66,000. It commands very good confidence among its members and non-members. It has deposits exceeding Rs.65,000. It maintains adequate fluid resources also. It spends on works of public utility which is commendable. Both these societies should be asked to discard unlimited liability and call themselves banks and do regular banking business, accepting current deposits also. They should also be advised to lower down their lending rate to $6\frac{1}{4}$ p.c. which they can very easily do. Both are in a position to reduce their rate of interest even further."¹

Bhishis : Bhishi was a peculiar type of institution very popular and numerous in Kolhapur. There were 40 bhishis in Kolhapur city. It was an institution organised somewhat on the lines of a co-operative bank mostly managed and developed by uneducated persons. The report of the Committee on co-operation in Kolhapur provides the most authoritative exposition and description of this institution and its working.

"The second kind of indigenous co-operation is popularly known as a Bhisi. Any number of people come together and appoint a panchayat or committee to conduct a society called a Bhisi. Every member undertakes to practise thrift and to contribute a certain amount at a fixed interval. Some bhisis collect subscriptions every day, some every week or every month. Deposits are also taken from members or non-members

1 : Report of the Committee on Co-operation in Kolhapur, 1945. pp. 23, 24, and 25.

and the amount thus collected is lent to needy members at a moderate rate of interest. On the expiry of a pre-determined term from two to five years all the loans with interest are recovered. After paying expenses of management and deposits with interest, the balance is distributed among members in proportion to their subscriptions. Whenever the panchayat finds that a borrower defaults, all the members of the body go to induce him to pay and if they find him still recalcitrant other members of the bhisi join them and sit before the debotr's door, (This is popularly known as Kharane,) till he pays."

"There are more than 40 bhisis in Kolhapur and the villages round about have also started many. The chief object is the practice of thrift and it has succeeded remarkably. A celebrated bhisi in the city at one time distributed among the members a sum of Rs.60,000. The Manager induced them to float a banking company and it is now one of the best managed banks in the city of Kolhapur."

"Small retail shop-keepers contribute daily to their bhisis and at the end of the month draw the amount wanted for paying rent, wages to servants or bills of the wholesalers. Banking habit is thus taught to those who were ~~formerly~~ formerly extravagant and improvident."

"The Kolhapur bhisi is sometimes misunderstood and some take them for nidhis or chit-funds or Madras. While the latter are not co-operative in spirit or working, Kolhapur bhisis are run on co-operative principles and are doing a lot of good to their members whose financial position is being gradually improved."¹

1 : Report of the Committee on Co-operation in Kolhapur, 1945. pp. 45, 46.

Chapter VII

Summary And Conclusion.Wholesale Trade :

The main fact that stands out prominently from the above study is that the trade of Kolhapur is not a thing of bygone days but of recent origin. The trade at the time of Graham was limited only to the consumptive needs of the population. He speaks of the trade in Kolhapur in the following words : "Beyond the usual trades and occupation to be met with in every community there are none worthy of mention excepting that of bringing wood in rafts down the river which is a most tedious and dangerous occupation and undertaken indiscriminately by all castes".¹ The reasons for this can be ascribed to the bad state of communications then existing, despotism of the then rulers and above all the insanitary conditions of the city.² The development of trade in the city of Kolhapur dates back to 1845, when British Superintendence was established. The period that followed marks a new epoch in the history of the development of the city of Kolhapur and its trade. At the close of the 19th century in fact "The life in the town was becoming more enlivened and a sort of revival was getting underway During the period, the Shivaji Bridge fording the Panchganga River was constructed

1 : Graham, Op.Cit., p.118 ,

2 : Refer to our Chapter I. p.

and roads leading into Konkan from Kolhapur were completed. This resulted in the growth of trade and traffic into and through Kolhapur and the town came into prominence as a gateway to Konkan. Trade was further stimulated by the construction and opening of the Miraj-Kolhapur Railway line in 1891. The condition in the town was thus favourable for population-growth".¹ The population of the town increased from 43,327 in 1852 to 50,329 in 1901.

It is however in the reign of Late Shri. Shahu Chhatrapati (1894-1922) that a real fillip to trade and industry was given. It was fortunate for Kolhapur to have such a progressive ruler who had a vision and courage to put his ideas into practice. He correctly visualized that given proper facilities, the trade in Kolhapur particularly in Gul and Groundnut would shoot into prominence like anything and therefore he transformed the Shahupuri area into a big market place and invited merchants from outside places like Nipani to establish themselves there and to avail of all the facilities given by him for the increment of trade.²

1 : Social Survey of Kolhapur City, Part I -- Population and Fertility. By N.V.Sovani. pp.11 and 12.

2 : It may not be out of place here to say a word about the thriving suburb of Shahupuri -- a fitting memorial to Shahu Maharaja -- which was an established and successful fact in 1905. Though the idea was as old as 1895 it was not taken up seriously until 1902. Within a couple of years, the barren plains round the Railway station were turned into valuable emporium of the Kolhapur State, attracting considerable trade in the export of Jagree, Groundnut and similar agricultural produce which consequently rose in their market value and contributed to the expansion of sugarcane cultivation in the Konkan tracks and increased the wealth of the Ryots on that side. -- Memories of H.H.Shri.Shahu Chhatrapati, Maharaja of Kolhapur by A.B.Latthe. Vol. I, p.252.

These facilities consisted of free land, immunity from taxes etc. The far-reaching reforms like simplification of weights and measures, open auction system etc. could help Kolhapur to obliterate the prominence hitherto held by the Konkan Markets of Rajapur and Chiplun, which ultimately disappeared. Growth of social and educational institutions, establishment of financial bodies like banks, credit societies etc. as also the erection of an electric power-house and the spinning and weaving mill were some of the special features that marked the reign of Shri. Shahu Chhatrapati, which also cumulatively tended towards the growth of trade and industry in the city of Kolhapur. The later ruler also followed the same policy of his revered father and Kolhapur is what it is to-day. After the death of H.H.Rajaram Maharaj in 1938, minority regime under a Regency Council came into existence and lasted till 1946-47. Under this regime also many ambitious schemes were undertaken and far reaching reforms were enacted. It in fact changed the whole face of the city of Kolhapur.

Wholesale Trade : Trade in Gul and Groundnut --
Kolhapur was noted for extensive cultivation of sugarcane and manufacturing of Gul even as early as the middle of the last century. However, till the outbreak of World War II, the acreage under sugarcane was stationary between 15,000 to 20,000 acres but after the War it leapt upto 50,000 acres in 1950. It was mainly due to high prices fetched by Gul, the improved variety of the sugarcane-plant and the use of machinery for irrigation etc.

The Kolhapur Gul has its own peculiarities by which it has retained its position. It has not only a soothing saffron colour and delicious taste but it possesses also an exceptional preservative quality which the other varieties in different markets like Nira, Karad, or Belapur generally lack. A particular brand viz. "Shiwaji Brand" has been almost synonymous with Kolhapur Gul for the last many years.

Kolhapur Gul has a very big export market far and wide, chief among it being Gujrath, consuming $\frac{1}{4}$ of the total quantity produced. We have dealt at length with the various practices and methods of the trade in Chapter III and it needs no elaboration here. A study of the Groundnut and Gul Markets however brings the following facts which need attention.

Trade in Groundnut : The acreage under groundnut at the end of 1945 ^{is} ~~was~~ more than 1,00,000. A substantial increase in acreage under groundnut was due to the Central Government policy of 'Grow More Food'. The Kolhapur groundnut is known as 'Kolhapur Bold' and its sole market is Bombay. During the war, trade in groundnut was completely at a standstill due to war-restrictions on the movement of this commodity. In pre-war days the market was fed from far and near places like Barsi, Sangav~~l~~ and Pandharpur etc. which was held up during the war period. After removal of the restrictions, the trade has revived. The future for this trade is quite promising firstly because there are more than 4 oil mills in the city itself, which are the biggest consumer for this commodity. Secondly ~~a very good demand has been created for hand-picked~~ ^{there always exists a demand} ~~for~~ ⁿ hand-picked

kernels, which is a speciality of Kolhapur.

(1) The first need of the Gul and Groundnut trade is to devise a suitable machinery which would help the producer in getting the just price for his crop. Although the producer produces a money-crop of such a great value, he is economically dependent on money-lender or adtya from whom he has to borrow at a very exorbitant rate of interest. At the top of this, he is ignorant of the money value of his crop and having no holding power is in a hurry to sell and as such often does not get the just price for his produce. The Royal Commission on Agriculture has aptly summarised the defect in the following words :

"From all provinces we received complaints of the disabilities under which the cultivator labours in selling his produce in the markets as at present organized. It was stated that scales, weights, and measures were manipulated against him, a practice which is often rendered easier by the absence of standardized weights and measures and of any system of regular inspection. Deductions which fall entirely upon him, but against which he has no effective means of protest, are made in most markets for religious and charitable purposes and for other objects. Large "samples" of his produce are taken for which he is not paid, even when no sales are effected. Bargains between the agents, who acts for him and the one who negotiates for the purchaser are made secretly under a cloth, and he remains in ignorance of what is happening. The broker, whom he is compelled to employ in

large markets, is more inclined to favour the purchaser with whom he is in daily contact than the seller whom he sees very occasionally."¹

Fortunately for Kolhapur, the market is now regulated and the defects enumerated above have been brought under strict vigilance and control. However, a sincere effort should be made to set up such an organization which not only will help the producer to dispose of his goods at the proper time and price but also enable him to hold his goods ~~xxxxxxx~~ for some time if necessary. "The agricultural departments in India have done much to improve the quality of, and to increase the quantity of cultivators' out-turn, but it cannot be said that they have been able to give them substantial help in securing the best possible financial out-turn. The co-operative departments, again, have been too much occupied with their primary functions of organizing credits to be able to devote much attention to these problems, nor have they been sufficiently well equipped with the special knowledge required for dealing with them. It is only in a few instances that they have been able to give the cultivator material help in disposing of his produce. His interests have, therefore, in the main, been left to the free play of the economic forces and he has suffered in the process. For, he is an infinitely small unit as compared with the distributors and consumers of his produce, who in their respective fields, become every year

1 : Report of the Royal Commission on Agriculture in India.
pp. 388 and 389.

more highly organized and more consolidated. It is in their interests to secure or acquire from the producer the raw material they handle at the lowest possible price. Marketing is the sole business of the distributor, whereas, from the point of view of the farmer, it is apt to be regarded subsidiary to production."¹

It is clear, therefore, that some suitable machinery needs to be provided for the producer which would render all relevant assistance in the disposal of his produce and also provide him with necessary marketing credit.

Such organization, we have described above, is the co-operative sale society. It should generally be formed with the following objects :

- (1) To encourage self-help, thrift and co-operation among members.
- (2) To advance loans to members on the security of their produce.
- (3) To arrange for the sale of the produce of its members to their best advantages.
- (4) To rent or own godowns to facilitate the grant of loans to members and sell off their produce kept in the godown.
- (5) To act as agent of those members which are affiliated societies in the matter of disbursing and recovering loans sanctioned to individual members of such societies.

1 : Report of the Royal Commission on Agriculture in India. pp. 389 and 390.

The finance for the co-operative sale societies should be obtained from the Central Co-operative Bank and it should advance funds to the farmers against the security of their produce and thus provide them with necessary marketing credit. The starting of such societies to supply the marketing finance to agriculturists was strongly advocated by the Banking Inquiry Committee which observed : "The organization of co-operative sale societies which can advance money to the cultivators and enable them to avoid being forced to sell their produce at unfavourable rates will go a great way to help the cultivators in the case of crops intended for internal consumption. We, therefore, recommended that co-operative sale societies should be established wherever there are reasonable chances of their successful working".¹ We fully endorse the views expressed above and suggest starting of more co-operative sale societies on the above lines.

In Kolhapur there is already one co-operative sale society founded in 1941, which is now functioning very well. Many more such societies are needed to carry out the objects on lines suggested by the Committee on Co-operation in Kolhapur. "In the opinion of the Committee the working of the purchase and sale union should be linked up with the village societies and the Central Financing Agency in such a way that each would advance the interests of the other two. The Union should stop lending to cultivators for the purpose of raising crops. This work of giving loans to rain crops should be done by the

1 : Report of the Indian Central Banking Committee. Vol.I.
p. 217.

society of the village, where the cultivator lives. The society will, whenever necessary, borrow from the bank which also will finance the purchase and sale union. The village society will stipulate in its loan bond that the borrower will sell through the union produce to the value of at least one times the amount of loan and take care to see that he does so. The union will sell the produce for the cultivator, realize the amount, and send it to the bank with a 'Patti.' The bank will credit the whole amount to the account of the society to which the member belongs and send to it the 'Patti.' The village society will then credit the whole amount in the account with the cultivator, debit with interest, the whole amount lent to him from time to time and give the 'Patti' and a statement of his account to the cultivator, who will thus be able to compare the price he realized by dealing with the union and with an Adtya. The crop-finance to be provided by the village society will, as far as possible, be in kind. The society will give a letter of request to supply oil cake, chemical fertilizers (manure), iron ploughs or other implements to the borrower by the Union. The Union will deliver the articles to the borrower by and send the credit-note to the bank, which will give credit to the Union for the amount and debit it to the account of the village society. It, in its turn, will credit the amount to the account of the bank and debit to the account of its member as a loan to him".

"The Union should not accept any deposits, current, saving or fixed and should get the necessary finance in excess of its own funds from the Bank. The Union should not also lend

any amount to any of its constituents except under special circumstances and for very short periods. In this way the village society, the Central Bank, ^{and} the purchase and sale Union should be linked together, each helping and benefiting the other two".¹

(2) The second need is that of warehousing which is quite essential for the proper functioning of the trade. It not only eliminates the waste, but retains the quality of the produce. In Kolhapur there are practically no warehouses except the shops of the Adtyas in which the goods are stored. At the time of the season, goods lie on the street in front of the shops, thus imparing the quality of the produce. The loss, the agriculturist suffers in this way, must be heavy.

The question of constructing ware-houses for agriculture produce attracted the attention of the Banking Inquiry Committee in 1931. It observed in this connection : "We, however, feel that the experiments should be made at selected centres, and the benefits of standardization, grading and pulling, should be brought home to the agriculturist by this means and by propaganda and education, as ware-house receipts would be welcomed in the money-market and would be a very effective means for cheapening the rate for marketing finance. We should like to note that similar difficulties existed in Canada as late as 1907, but have been overcome by educative propaganda and experience of the services of the ware-houses.

1 : Report of the Committee on Co-operation in Kolhapur.
Kolhapur Government Publication No.95. pp. 56, 57, and 58.

We, therefore, recommended that the question of providing ware-houses by private agencies and licensing them and the provision of capital for their construction, be taken by Provincial Governments. The Imperial Council of Agricultural Research, which is materially connected with marketing, a subject coming under the purview of the work of the Council under its constitution, might also co-ordinate the efforts of the Provincial Governments in this matter".¹

The Committee also recommended that Provincial Governments should consider the possibility of advancing long term loans at lower rates of interest to co-operative societies to build godowns.

A reference may not be out of place here to United States Ware-house Act, which was passed as early as 1916. Its objects were (i) to encourage proper storage of agricultural products, (ii) to encourage proper and uniform practices in warehousing and to eliminate unsound or questionable practices and (iii) to develop a warehouse receipt generally acceptable to the bankers for loans on agricultural products.

The Act also provides the licensing of public warehouses to store agricultural products so that the integrity of their warehouse receipt should be beyond question.

(3) At present the Kolhapur gul is arbitrarily graded into three different classes, based more or less on the personal

1 : Report of the Central Banking Inquiry Committee. Vol.I.
p. 222.

approach of the Dalal or Khariddar. This gives room to corrupt practices at times. Hence it would not be out of place to suggest that an attempt should be made so as to classify the grades of gul by means of an adequate laboratory or other possible means. This not only will help the producer to receive the just return for his produce but shall also give him an impetus to improve the quality of his produce.

(4) With the increasing trade the present market is quite insufficient and presents many difficulties to the marketing committee as regards collection of statistics of import or export, for it is open on all sides and as such no proper check can be maintained on the arrivals and sales. Therefore the construction of a new spacious market is quite imminent. We have been informed that the Committee has already taken steps to mobilise the plan of a new extensive market with up-to-date storage facilities and other amenities.

While concluding we have to sound a note of warning that there is every possibility of the trade in groundnut being diverted to Sangli Market because it not only has the advantage of the same hinterland for the produce and similar communication facilities, but in addition has also the advantage of having a Futures Market. Moreover the disparity between the methods of these two nearby markets may cause diversion of the trade, if better facilities are available at Sangli.

Retail Trade : The retail trade is perhaps the oldest form of trade and is very widespread throughout the world.

Along with other human activities, the form of this trade has undergone immense changes during the last few centuries. The moving pedlars or periodical fairs of the old times have gradually made room for permanent retail shops of the modern type. In Western Countries the retail organization has reached its peak in the form of multiple shops, chain stores etc., though very little headway is made in our country. However the general characteristics of the retail organization in our country have also undergone certain changes in the last two or three decades. The combination of grocery and provision, cloth and tailoring or appearance of specialized shops like hatters, readymade cloth etc. can be quoted as few of the examples which reflect the change in the retail trade.

Apart from retailing by shops there is non-shop retailing : Weekly markets, hawkers, street vendors, milk retailers etc. We have dealt with these in detail at appropriate places. It should, however, be noted here that all these types appear to have roots in the public's demand and wants; otherwise they would make no profits and disappear. These institutions therefore can not be regarded as unwanted or wasteful. These non-shop retailing have been the natural outcome of the peculiar social and economical conditions of the town and the people and they exist as ^anecessity in the ~~public~~ interest of the public.

Structure of the Retail Trade : In the city of Kolhapur, there is a predominance of 'small units' or what may be called as 'one-man shops'. They have accounted for nearly 40 per cent of the total retail units. Going further into

detailed classification of the retail organizations in the city, we find that as many as 12 per cent of the total retail shops come under the first category viz. building materials, furnishing and household requirements. Within this category, the shops dealing in Gold and Silver ornaments predominate; they alone account roughly for 8 per cent of the total retail establishments in the city. The second category under which comes food, drink and tobacco accounts for nearly 36 per cent of the total retail units. They are indeed responsible for the large number of retail units. We have here again to remember the importance in nearness in shopping particularly in shops catering for daily needs. Shops dealing in raw food under this category represent roughly 17 per cent, prepared food-stuffs 11 per cent and tobacco, drink etc. 3 per cent. The textiles, fibers and leathers falling within the third category come to about 23 per cent of the whole. This can be seen from the following table :

Table No.1

Distribution of Shops by Wards in the City of Kolhapur.

Wards	Building Material etc.	Food	Textiles Fibers, Leathers	Paper Station- ery etc.	Toilets Sports etc.	Vehicles Accesso- ries etc.	Misc. etc.	Total
	I	II	III	IV	V	VI	VII	
A	42	108	77	6	29	12	20	294
B	77	134	119	25	71	14	34	474
C	176	484	342	53	132	66	103	1,356
D	29	163	76	15	88	28	30	429
E	31	176	59	4	39	39	5	353
Total	355	1,065	673	103	359	159	192	2,906

Another angle from which the same question can be approached is by finding the average number of persons served by each different type of shop. In the city of Kolhapur there exists one shop for every 36 persons. This compares well or rather surpasses the average of Poona in 1938 wherein it seems that there was a retail unit after 50 persons. Our ratio is also comparable with that of English cities which ranged in 1931 from 47 persons per shop in Manchester to 76 in London.¹ The enclosed table gives the retail shops and the population served by each shop.

Table No.2

Wards	Number of retail shops	Population served	Population per unit
A	294	21,220	72.1
B	474	20,430	43.1
C	1,356	21,030	15.5
D	429	21,320	49.6
E	353	21,900	62
Total	2,906	1,05,900	36.44

It can be seen from the table that the majority of the shops are situated in Ward C; they have particularly clustered round the Municipal Buildings, which was a centre of business from old times. Wards A and E are developing now and establishing

1 : Retail Distribution. p.

as new suburbs, and naturally percentage of trade establishments on this side is still very meagre, because there is practically no shopping area, except a wholesale market of Gul and Groundnut in Ward E. B and D wards, in which the population per shop is above 40 and below 50, retail shops seem to have been fairly distributed. Taking into consideration, the individual categories and the population served by each category as can be seen from the above table, the shops dealing in food are more in proportion than other types of shops. Next to food comes textiles and fibres and their percentage is about one shop per 157 persons. Dealings in building materials etc. have been multiplied during recent times due to the development schemes of the Kolhapur Government and establishment of new suburbs etc.

While considering different types of retail shops as distinguished by the goods they handle, it is possible to go a little further in depicting an average scale of operation. We have collected the data regarding the annual turnover of the retail shops in the course of our inquiry. It throws sufficient light on the atomic nature of the retail trade barring all the shortcomings in the available data. We give below the estimated annual turnover of a few of the shops :

Table No.3

Name	No.of Shops	Estimated annual turnover Rs.	Average annual turnover per unit Rs.
Cloth	27	18,82,000	69,700
Shroffs	21	8,62,000	41,000
Book sellers	4	86,000	21,500
Stationery	16	2,79,300	17,456
Timber	6	1,01,800	16,800
Lodging & Boarding	12	2,03,500	15,275
Fish and Mutton	8	1,07,500	13,437
Brass and Copper	6	70,000	13,150
Chemists & Druggists	11	1,39,000	12,636
Hotels	36	4,18,300	11,619
Grocers	75	5,40,900	7,346
Fuel	29	1,41,900	4,893
Vegetables	13	46,900	3,607
Cold-Drinks	16	42,416	2,650
Cycle dealers	26	53,350	2,051
Pan Shops	25	62,500	2,500
Laundries	25	24,820	992
Tailors	79	75,050	950
Saloons	31	27,500	887

These figures are only the gross turnovers. Except the cloth and shroff shops, which have an annual average turnover of 70,000 and 41,000 respectively, others as many as 8 have a turnover of more than 10,000 and below 20,000. If we calculate the net income of these establishments at an average of 12 to 15 per cent, it will be evident that an average shop-keeper had an approximate income in between two to three thousands each. This itself shows the atomic nature of the retail trade in the city.

Another angle from which to approach the structure of retail trade is that provided by the average number of persons employed in each shop. We have already stated that as many as

Table No.5

Classification of Retail Shops on Caste Basis.

Name	Sample	Sutars	Marathas	Brahmins	Jains	Lingayats	Cujarathis	Mohammedans	Shimpis	Vaishyas	Kshatriyas	Lads	Sonars	Otarses	Kumbhars	Mahars	Sangars	Putwarkaris	Marwaris	Bhois	Burud
Grocery	23	-	9	2	6	3	1	1	1	-	-	-	-	-	-	-	-	-	-	-	-
"	3	-	-	1	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
"	11	-	3	1	6	-	-	-	4	1	-	-	-	-	-	-	-	-	-	-	-
"	3	-	1	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	40	-	13	6	13	4	1	1	1	1	-	-	-	-	-	-	-	-	-	-	-
Stationery	6	-	1	1	3	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	5	-	3	-	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gram	10	-	6	-	1	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Parched Rice and Gram	6	-	-	-	1	-	-	-	-	3	-	-	-	-	-	-	-	-	-	-	-
Gold and Silver	21	-	6	4	2	-	-	-	1	1	-	-	4	1	-	-	-	-	2	-	-
Cloth	27	-	-	6	3	1	4	-	10	1	-	-	1	-	-	-	-	-	1	-	-
Stationers	15	-	4	4	1	1	1	-	-	-	2	-	1	-	-	-	-	-	1	-	-
Chemists	11	-	-	9	-	-	-	-	-	-	-	-	1	-	-	-	-	-	-	-	-
Brass and Copper	6	-	-	-	5	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Timber	6	-	-	3	1	-	-	1	1	-	-	-	-	-	-	-	-	-	-	-	-
Firewood	29	-	15	3	4	-	-	2	-	1	-	-	-	2	-	1	-	1	-	-	-
Steel and Iron	11	-	2	2	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6	-
Bicycles & Accessories	26	-	19	3	1	-	-	2	-	-	-	-	-	-	-	-	1	-	-	-	-
Wathh Repairs	7	1	-	4	-	-	-	2	-	-	-	-	-	-	-	-	-	-	-	-	-
Tailoring	79	-	25	-	1	-	1	6	43	1	-	1(Bhoi)	-	-	-	-	-	-	-	-	1
Restaurants	36	-	21	8+5(Udapi)	-	-	-	-	1	1	-	-	-	-	-	-	-	-	-	-	-
Boarding & Lodging	12	-	6	3+1(Udapi)	1	-	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-
									(Koshti)												
Pan-Bidi	25	-	16	-	-	2	-	6	-	1	-	-	-	-	-	-	-	-	-	-	-
Vegetables	13	-	5	-	-	-	-	6	-	-	-	-	-	-	2(Mali)	-	-	-	-	-	-
Book Sellers	4	-	-	2	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Araeted Waters	11	-	9	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sweetmeats	8	-	3	-	2	1	-	-	1	-	1	-	-	-	-	-	-	-	-	-	-
Barbers	31	-	5	-	-	-	-	-	-	-	-	-	-	-	-	26(Barbers)	-	-	-	-	-
Mutton Shops	8	-	4	-	-	-	-	4	-	-	-	-	-	-	-	-	-	-	-	-	-
Laundries	25	-	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	23(Parits)	-	-
Glass Bangles	5	-	-	-	2	-	-	3	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	483	1	165	60+6	46	13	9	33	59	12	3	2	6	3	2	27	1	24	4	6	1
Percentage		-	34	14	10	-	-	7	12	-	-	-	-	-	-	6	-	5	-	-	-

40 per cent of such shops are owned and conducted by the proprietor himself. This percentage is higher in comparison to that in Bombay which is 13.78.¹

The table enclosed below shows that there were nearly 39 per cent of the retail shops which engaged two to three persons each, and nearly 550 shops or 20 per cent of the retail shops engaged persons above 4. Only 28 shops have been recorded to have engaged more than ten persons each.

Table No.4

No. of Persons Employed	Group I	Group II	Group III	Group IV	Group V	Group VI	Group VII	Total	Percen- tage
1	91	405	312	30	196	65	112	1,211	41.7
2-3	171	417	234	47	134	84	64	1,151	39.6
4-6	72	178	91	22	26	9	12	410	14.1
7-10	16	51	28	3	3	1	4	106	3.6
Above 10	5	14	8	1	-	-	-	28	
Total	355	1065	673	103	359	159	192	2,906	

Looking to the table of the census of establishments we find that nearly 15 per cent of the workers are engaged in the first category. Nearly 38 per cent are engaged in food and drink shops. Under it, the percentage employed in raw-food shops is 13, in prepared food-dealers 18 and 4 per cent in tobacco and drinks. In the third category shops dealing in textiles and fibres etc. employ nearly 24 per cent of the whole

1 : Report on the Inquiry into Wages, Hours of Work Condition of Employment in the Retail Trade of some Towns of the Bombay Presidency. p.2.

labour.

Caste Composition of the Retail Trade : Our survey has yielded certain very interesting information regarding the caste composition of the retail trade. It can be seen from the table enclosed below that out of 483 sample shops taken for our detailed investigation nearly 34 per cent of the shops were owned by Marathas; next to Marathas come Brahmins, Shimpis and Jains which account for 14, 12 and 10 per cent respectively. The residue of 30 per cent is divided between nearly 18 different castes. At the time of Dr. Bal Krishna, the Marathas accounted for 26 per cent, Mohammedans 15 per cent, Brahmins 12 per cent and 37 per cent the remaining castes.¹ The table, besides this, also reveals certain recent trends in the caste composition of the retail trade. Whereas there were certain occupations in older times which were carried and owned exclusively by a certain caste e.g. barbers, laundries, mutton stalls, sellers of glass bangles, dealers of brass and copper utensils etc., in recent times other castes are creeping in their fields, even if the nature of the occupation is regarded low in the social scale. It should, however, be noted that though the ownership has passed to some capitalists of the other castes the actual work is carried out by the hereditary castes alone and thus caste system predominates in those fields e.g. Hair Cutting saloons. Though ^{the} ~~the~~ shops ^{are} ~~is~~ owned by Marathas, the workers are more or less the same caste, barbers. Similar is the case with laundries.

1 : See Table No.6 in Chapter I.

There are, however, certain shops in which caste system ^{has been gradually giving way.} has ~~practically~~ vanished. Few of them are gold and silver shops, tailoring, boarding and lodging, vegetables, glass bangles etc. (For comparison see our Table No.6, Chapter I.)

Location of the Retail Trade : The shops that generally cater for the daily needs are found to be fairly distributed all over the city. Some special categories of shops like cloth-shops, hardware, bhusar etc. are more or less concentrated in particular localities from pretty old times. However recently there is a general trend amongst these to leave their old abodes and to spread over to different localities. The following two tables will bear out the above truth.

Table No.6

Few of the Types of Shops having a fair distribution among all Wards

Wards	Grocers	Fuel Depots	Resta-	Tailors	Saloons	Cold Drinks	Cycle Dealers
A	57	18	23	66	17	1	12
B	46	28	26	84	30	10	14
C	90	39	66	149	57	29	54
D	54	23	25	67	41	8	25
E	61	24	48	45	20	10	29

Table No.7

Few of the Types of Shops with a Tendency of Concentration
in Certain Wards

Wards	Gold & Silver	Second Hand Iron Dealers	Bhusar	Brass & Copper Ware	Chem-ists	Furni- ture	Fish and Mutton	Leather
A	3	2	1	1	8	3	2	-
B	46	-	-	2	15	-	2	-
C	59	23	44	20	12	19	31	31
D	-	2	1	3	5	-	6	3
E	-	-	6	-	-	2	2	-

The towns generally do not concentrate the shopping population when they grow beyond a certain size. The suburbs are thus created and their linking with the town is made possible by the improved facilities for travel and quicker access to the town. These suburbs in fact become the seat of revival of small shops. They form the new shalls for the development of retail units of relatively small size. With the growing town like Kolhapur the above truth stands out prominently.

Growth of Retail Trade in Kolhapur since 1852 : From the tables that have been presented in Chapter I, it will be seen that at the time of Major Graham, 27 types of retail shops numbering 543 are recorded. According to the survey carried out by Dr. Bal Krishna in 1926 and our census of establishments in 1945, there are 60 types of retail shops. Major Graham records no specialization in retail trade whereas

there is a marked tendency towards specialization, in recent times. Comparing our census of establishments with the survey of Dr. Bal Krishna, it seems that the growth of retail shops in Kolhapur is very rapid more than double. The growth is particularly marked in categories Nos. 1, 3, 4 and 5. The shops dealing in toys and toiletries show an increment of 300 per cent. It seems, therefore, that shops dealing in luxury articles have sprung up during the last decade. The other significant increase is recorded in the category of building materials, furniture and household requisites. This was more than 15 per cent. This increase was a natural consequence of the growth in population and size of the city. The increase in the category of vehicles and accessories shows the growing tendency of the public to use vehicles in recent times.

Our study of retail shops so far has shown that they are being multiplied every year, in spite of the competition amongst themselves and from wholesale dealers. The older economists thought that free play of fair competition might halt the growth of retail units, but the history of retail growth in Western Countries and elsewhere shows contrary results. "The prejudices of some political writers against shopkeepers and tradesmen are altogether without foundation;" wrote Adam Smith, "so far from it being necessary either to tax them or to reduce their number they can never be multiplied so as to hurt the public though they may be so as to hurt one another Their competition might, perhaps, ruin some of themselves but to take care of this is the business of the parties concerned, and may be safely left to their

own discretion".¹

The present trend of thought is different and we no more are prepared to rely solely on the process of survival of the fittest as the sole guarantee against too many shops. The system of price-maintenance by trade unions in Western Countries has ⁱⁿ fact shaken the very foundation of the old theory, which relied on the free price-competition.

The multiplicity of the shops can be explained by the consumer's attitude and habit. The small shop always maintains a favourable position, when nearness to home of the consumer is important. It is generally a habit to buy 'round the corner' especially in the lower and middle-class, where saving of time is essential to the mode of their livelihood. Another factor after nearness, that retains the popularity of the retail organization, is financial. The small shop keepers have special facilities and opportunities to have the personal knowledge of each customer, which enables him to sell them on credit. This naturally attracts the customer to stick to particular shops for his requirements in spite of the temptation of his getting goods at cheaper rates or at his choice at distant shops.

A social aspect of the retail organization cannot be overlooked. The possession of a small independent shop means an honourable living, though such independence may mean any amount of worries, anxieties, drudgery and insecurity etc.

1 : Adam Smith.--Wealth of Nations. Chapter V.

There are also traditional feelings attached to small family businesses which have been left by the grandfathers to their sons and grandsons. This traditional feeling of pride and attachment obscures all the elements whether economic or financial.

The problem of too many shops, though not very serious at this juncture when the city is growing, may seriously confront us in near future in case the same ~~pace~~ pace of multiplicity of shops is maintained. It is, therefore, very necessary to have some sort of rational planning by which the proper ratio of retail shops with the population can be maintained. In fact maintenance of the present number without new additions will considerably help us to avert the evil of too many shops in future.

The study of retail shops so far has brought home the fact that its development is not preplanned and is without any rational basis. That is one of the reasons why there is plathora of shops in one line, say food, drinks, kirana, bhusar etc. while there is a dirth in other lines like chemists, Druggists etc. Even the distribution of shops in the city is uneven. We here take an opportunity to suggest that in future a sort of licensing system should be introduced for the establishment of retail shops and while issuing new licences, care should be taken as regards the location of the shop and need of the locality concerned.

General : All problems relating to the wholesale and retail trade have been dealt with at length in the preceding pages. It is now possible at this stage to sketch a broad general outline of the trade of the city of Kolhapur as a whole.

There are in all about 3,100 shops employing about 8,000 people in them. Out of these only 6.5 per cent are wholesale shops, but this percentage cannot be taken as an exclusive representation of the same, for reasons already stated in Chapter II. Dr. Bal Krishna's survey records only 4 per cent of shops as purely wholesale and assigns 12 per cent of them to special category, doing both wholesale and retail, but he does not clearly indicate on what assumption he has based this distinction. It will suffice for our purpose to say that except trade in gul and groundnut/^{and}in pulse and grains before being controlled and put under rationing, all the so-called wholesale units were units of mixed type doing both wholesale and retail business.

Gul and groundnut forms the biggest wholesale trade-head. Every year, more than 10 lacs of lumps of gul are sold through the Shahupuri market; as for groundnut trade, there being restrictions on the movement of the commodity, it was almost at a standstill at the time of our survey. This trade alone comprises half the strength of wholesale shops and nearly half the number of employees. Next place can be assigned to the trade in pulse and grains. But unfortunately this trade was totally withheld for the time being, due to foodstuffs being

rationed by Government and therefore we could not deal with this trade in our Survey. In prewar days food grains from places like Latur, Barsi, Pandharpur, Akkalkot, Bijapur, Karad, Hubli and from the State itself used to come to the Kolhapur market where they were sold through commission agents.

With the existence of a cloth mill and a considerable number of handlooms all over the State, one would naturally expect Kolhapur to be a big wholesale cloth and yarn market, but lately Jaisingpur has developed into a big cloth market and as such, much of the wholesale trade has diverted to Jaisingpur, where the establishment expenses are very low, and no prohibitive octroi like Kolhapur is levied. As regards retail trade no elaborate comments are needed here. The trade in retail outlets is growing with the growth of population.

A reference can be made here about the effect of establishment of industries on the extent and content of trade as a whole. Although no sufficient data are available to draw definite conclusions, we can roughly state that it has to some extent affected trade. A few examples can be cited in this connection. With the growth of foundaries and iron works, shops dealing in iron and steel goods and raw materials required for these, have been increased six times than what they were in 1926. Establishment of oil mills has created many more outlets dealing in oil, oil-cake and its concentrates. Erection of the power house has necessitated the growth of shops dealing in electrical goods.

With the advance of time, structure of trade is bound to undergo a change and Kolhapur is no exception to this. In both wholesale and retail trade, specialization has given birth to special types of establishments dealing exclusively in one commodity e.g. Hirada, oil, cocoanut and the like in wholesale, while electric materials, photo accessories, sports goods and toys, cycle and motor parts, ready-made clothes etc. in retail. Certain suitable combinations have also taken place in retail trade as can be seen from shops like cloth and tailoring, hotels and provisions etc.

The location of wholesale trade is more or less fixed as a result of the policy of the Kolhapur Government in connection with the planned development of the city. A special grain and pulse market (Laxmipuri market) and a gul and ground-nut market are the outcome of the policy. The location of other wholesale and retail trade in old times was round about the Palace and the Ambabai Temple which formed the nucleus of the town. But with the expansion of the town the new suburbs like Shahupuri were developed. Besides, these new suburbs, particularly Shahupuri, were connected with the main town by the construction of the Wilson Bridge in 1927. It helped to divert the old shopping area to this new localities and in the course of time Shahupuri and Laxmipuri which were undeveloped then became the thriving centre of business.

As regards the number of employees we have already stated that there were about 8,000 persons engaged in both the trades. This figure includes owners, who were found actually working, but excludes the manual labourers like coolies, hamals,






etc. who are directly connected with the trade. Most of the labour employed in wholesale and retail trade is of the type of semi-clerical or manual, and there was no time restriction on ~~the time of~~ their working at the time of our survey. As such they used to work even for 12 to 14 hours in some cases. Payments also were very low as already shown by us in Chapter










We cannot conclude without making a reference to the fact of the merger of Kolhapur State with the Bombay State 1947-48. Kolhapur has since then lost all the special care and privileges it used to enjoy as a capital of an independent State and as it is now to share the same common fate of its equals, the other suggested ambitious schemes like development of a tobacco market and the like will have to be given up due to the loss of special supports necessary for the development of the particular trade. Even before the merger all such acts that were promulgated to help trade in British India were made applicable in the Kolhapur State with certain changes necessitated by local conditions and therefore it cannot be said even after the merger that trade in Kolhapur has been substantially affected.

MAP OF THE KOLHAPUR TERRITORY

Scale:- 8 miles = 1"

REFERENCES:-

- RIVER & NALLAS 
- ROADS 
- TALUKA BOUNDARY 
- RAILWAY LINE 
- VILLAGE SITE 

- 1 KARVIR 
- 2 PANNALLA 
- 3 HATAKANANGALE 
- 4 SHIROL 
- 5 GADHINGLAG 
- 6 BUDHARGAD 
- 7 RADHANAGARI 
- 8 RAIBAG 
- 9 SHAHUWADI 
- 10 KATKOL 